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Can You Count to 三十一?

Acorn Bilingual Daycare Has Been Serving Families for 31 Years

By Noriko Kitano

Three and four-year olds sit at a little round table, reaching for tiny slices of cheese and bites of apples. They look like any other children in any other daycare center -- except they speak English and Chinese.

That Chinese character above is 31, for non-Chinese readers

These children are students of Acorn Childcare Center, the state's first bilingual daycare center.

Launched in 1972, the center started as a community-based daycare with one class. Today the center has five classes at two locations serving 76 toddlers, preschoolers, and kindergartners.

The center initially served the children of low-income Chinese families. However, for over 30 years, it has come to attract a more diverse crowd, including non-Chinese families and children who live in Chinatown, the South Cove, the South End, Roxbury, and Dorchester.

(CONTINUED PAGE 3)

THIS JUST IN:

Kensington Place Files Final Project Impact Report

Landmarks Commission Files Report on Gaiety

Dates for upcoming Kensington meetings are: March 25 at 6:30 p.m. at Posner Hall, 200 Harrison Ave.; April 3 at 6:30 p.m. at Park Plaza Hotel; April 7 at 6:30 p.m. at Josiah Quincy School (Chinatown Residents Association). Landmarks hearing for Gaiety Theatre will be April 8; The vote will be April 22.

See Page 2

BUSINESS AND FINANCE SPECIAL ISSUE

Serving Community Needs While Finding A Niche Market

By Adam Smith

Like virtually all other immigrants who come to the United States, Carmen Zhuang had to open a bank account. Upon arriving to Boston from China last year, she found the Asian American Bank. She said she opened an account with the bank "because they have a lot of services that help the Chinese." The bank offers brochures and pamphlets in

A Profile of the Asian American Bank

(CONTINUED PAGE 6)



Raymond Tung, president of the Asian American Bank

INSIDE:

Study on Employment 2000-2002; Saving
For College; Tax Tips

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Kensington Place Update: Final Project Impact Report Filed

By Adam Smith

At the March 18 Chinatown Neighborhood Council meeting, Ralph Cole of Kensington Investment Company updated the Council on the Kensington Place building, a proposed Chinatown-area building slightly taller than the controversial Liberty Place building.

Following are the changes that have been made to the proposed apartment building, which is slated to be built at the corner of Washington and La Grange Streets -- and across the street from the Liberty Place site:

* The number of apartment units has been reduced from 345 to 336.

* The building's height has been reduced from 31 to 30 stories.

* 235 parking spaces will be built for the building's tenants, and then, if more spaces are needed, the parking garage could expand to 334 spaces.

* 2,000 square feet of office space will be available "below market rates" for community-based organizations.

* The developer "has committed to providing funding for certain Midtown Cultural District initiatives, including the reuse of the Paramount Theater, and certain Chinatown Main Streets initiatives, including the maintenance of the Liberty

Tree Park."

* Of the 50 apartment units that will be so-called affordable, 40 will be rented at up to 120% of the area median income and 10 will be rented at 50% the area median income.

The update came about a week after Kensington Investment Company filed its Final Project Impact Report. The report is one of the final filings the developers must submit before the Boston Redevelopment Authority (BRA) votes on the project.

To build the apartment complex as planned, the Gaiety Theatre, a nearly 100-year-old theater built by prominent architect Clarence Blackall, would need to be demolished. At the March 18 meeting, Cole summarized a recently finished Landmarks Commission staff study report outlining the Gaiety Theatre's value as a landmark. The report was overwhelmingly unsupportive of saving the theater (see story on this page).

The Gaiety is one of the many controversies surrounding the project.

Kensington does not own the entire site on which it plans to build and is proposing for the Boston Redevelopment Authority to force the sale of property at the site which is now owned by private businesses, including the Glass Slipper, a strip club. Some parts of the proposed site are now owned by the Boston Redevelopment Authority.

For the BRA to take buildings at the Kensington site by Eminent Domain, the

takings must be in the Park Plaza Urban Renewal Area, which is an area determined to be "blighted" and in need of a development plan subject to the BRA's Urban Renewal powers.

But it could be argued that the project's site -- Parcel D of the Park Plaza Urban Renewal Plan -- has not been in the plan for more than two decades.

Parcel D is bounded by Stuart, Tremont, Boylston, and Washington Streets. In the amended Park Plaza Urban Renewal Plan, which is dated 12 May 1977, a clause states that "Unless the Authority (BRA) shall have selected a Developer for Parcels D and E (another nearby parcel) within three years from the date of approval of this plan, Parcels D and E shall no longer be considered to be part of the Park Plaza Project Area."

No developer was picked to develop Parcels D and E within three years of the 1977 date, but a modification dated 12 November 1981 -- after the three years were up -- the BRA made what's called a "minor plan change" to delete the three year expiration date for the two parcels. Critics of the project have been questioning the BRA's ability to delete the clause after it had expired. The BRA maintains the parcel is still in the plan.

Another controversy surrounding the project is the developer's proposal to be able to build on what's called a Planned Development Area, or PDA. If the developer is able to get a PDA designation, the

building can go up to 30 stories, if not the developer must seek a zoning variance to go up above the 155 feet limit.

To get a PDA designation requires building on a site at least one acre in size. The site is not one acre in size and to have a site that's an acre in size the developer is proposing to include surrounding streets as parts of the project site.

Critics of the project fear that allowing the PDA designation would set a precedent so that anyone who had support of City Hall could get a PDA designation by claiming parts of public streets as their project area in order to have an acre.

So far the Council has appeared to support the Eminent Domain takings and the PAD designation. The council voted last year to support the project.

Compared to meetings on the Liberty Place project last year, the March 18 meeting was swift and quiet, except for one incident.

A supporter of the Gaiety Theatre, Steve Jerome, asked Cole how much of the Kensington site is owned by Kensington Investment Company. This ignited a fiery response from Council-leader Bill Moy, who after demanding Jerome only ask one question at the meeting, said Jerome already knew the answer of what Kensington owns.

After Jerome said that he didn't know for sure what Kensington owns, Moy fired out: "You know and don't give me that bullshit."

Report on the Gaiety Finished

By Adam Smith

For the 30-story Kensington Place building to be built as planned, the nearly 100-year-old Gaiety Theatre would have to be demolished. The ability of the developer of the proposed apartment complex to demolish the theater hinges on whether the members of Boston Landmarks Commission vote in April to designate the theater as a landmark. If the theater's status is bumped up high enough to become a landmark, then the theater will stay and Kensington Investment Company would likely cancel its building plans. The Mayor can overrule the decision of the Commission members.

To help inform the members' vote, the Boston Landmarks Commission staff issued a study report assessing the theater. The commission's paid staff does not vote, only the commission members, who are volunteers, vote.

The report, issued earlier this month, mostly makes a case against preserving the Theater as a landmark.

Though stating that the "Gaiety's auditorium is a pleasant space with relatively modest decoration" and that "some of the details are handsome, such as the proscenium arch and the 'Gaiety Girl' heads," the report states that the theater's technological features are current for their time, but not advanced." It also states that the theater has lost much of its "architectural integrity," that "nothing but the shell remains of the original vestibule and entrance foyer," and that the "lounges and smoking rooms in the basement are currently under several feet of standing water."

Unlike Blackall's other theaters, such as

the Wang or Colonial or Wilbur, the report states the Gaiety "was built in just five months, with no time or money to spare."

The report calls the Gaiety Theater "a spoke in 'The Wheel.'"

"I thought it was an extremely well written, well researched... a very, very thorough piece of work," said Kensington Investment Company's President Ralph Cole, about the report.

However, a group of theater preservationists, who call themselves the Friends of the Gaiety, have been pushing for the theater to get a landmark designation, disagree.

The group hopes that "despite the recommendations in the staff report," the commission will vote to make the theater a landmark, said Steve Jerome, a Gaiety Theatre Friend.

"We have noticed errors and misleading information (in the report) that we'd like to clarify," said Jerome about the report. According to Jerome, the Gaiety Friends are compiling a "rebuttal report," outlining why the group thinks the theater, which once housed many African American performances, should be saved. The Friends' report also lists what it calls errors or misleading information in the report.

The study, said Jerome, "lacks impartiality." The Landmarks Commission staff is employed by the city.

Jerome also said that just because the theater was built in five months and on a small budget, doesn't mean it's not a well built theater.

"I think you can interpret that another way," said Jerome. "If anything, it proba-

(CONTINUED PAGE 4)

LETTER TO THE EDITOR

Asian American Brookline Resident Runs for School Committee

In January, I signed up at Brookline's Town Hall to start my candidacy for School Committee. Since then, I've been talking with many people, including parents of students and staff at the high school. One question that has consistently come up is: "Why am I running for school committee?"

Several months ago, I received an email from Michael Liu, a long-time community activist and research associate at UMass Boston, who was organizing a meeting to find someone interested in running for school committee. Terry Kwan, the longest sitting member of the School committee, as well as the longest sitting Asian American elected official in Massachusetts, had decided not to seek reelection after 18 years of service. After a number of meetings, I considered running for the school committee position. I have two children in the Brookline public school system and I have always been very involved in their education. I am also very involved with the after school program that both of them attended, and last year, was named a vice-president of the program. In addition, I felt that Asian American participation in town government was important. According to Massachusetts census figures, Asians are the largest minority group in Brookline, comprising about 13% of the population, but its representation in town government is much, much less. Terry's leaving is a great loss, and her shoes will be impossible to fill, but it's important to try to continue what Terry has done. Asian Americans should continue to participate and be represented in town government.

I am new to politics, and have been spending time just learning the basics such as meeting and calling the influential people in Brookline politics. But I hope to reach beyond the usual base of voters. I was told by the Town clerk's office that Asians do not vote often, and an even greater number are not even registered voters, even though they are eligible to vote. I hope to change this. I think it is important to participate.

Whether you live in Malden, Quincy, Brookline, or any other town, it is important to vote. Asian Americans have not always been politically active, and that needs to change. Other minority groups have become more active, and have been able to effect positive change in their communities. They have been able to get the attention of Federal, state and local governments to address their needs. Are there things that you would like to change in your community? Does your neighborhood need a library, cleaner streets, and less noise and pollution? You can make a difference. Register yourself to vote -- it's easy to do. On election day, go out, take a few minutes, and cast a ballot. Elected officials keep track of who votes and who does not. They often use this information to make important decisions. Try voting and you might be amazed at how it can help improve your neighborhood. On Saturday, March 29th, some Asian American volunteers will be helping to register voters in front of the Coolidge Corner library in Brookline from 10 a.m. to 4 p.m. I will be joining them, and I hope that you'll join us too.

Ira Chan
Brookline, MA

Sampan
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(617) 426-9492; Fax: (617) 482-2316

English Section: Editor and main reporter: Adam Smith Staff Reporter: Noriko Kitano Copy editor: Amy Chin Layout and Page Designer: Adam Smith

Chinese Section: Editor, translator, page designer: Anita Chang Marketing and Advertising: Marketing Manager: Cathy Chang and Jada Wang Typesetting/English Ads: Georgianna Tam

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Sampan is New England's only bilingual English-Chinese newspaper and is published on the first and third Fridays of the month. It is nonprofit and nonpartisan. Founded in 1972, it is published by the Asian American Civic Association and is the oldest newspaper of its kind in the U.S. *Sampan* is distributed free in Chinatown and the Greater Boston area, as well as to subscribers in 20 states. All donations to the publication are tax-deductible.

Submissions: Articles, letters to the editor, calendar events and others should be mailed to Editor, *Sampan*, 200 Tremont St., Boston, MA 02116 or faxed to (617) 482-2316.

Subscriptions: \$30/year (3rd class mail); \$60/year (1st class mail). Direct requests to Jada Wang, x206.

Advertising: \$10 per column inch; \$160 per quarter page; \$290 per half page. Surcharges apply for translation and/or typesetting. Discounts are available for long-term advertisers.

30 YEARS OF ACORN FROM PAGE 1

Acorn's clientele is now about 10% non-Asian.

"It is a new chapter of Acorn," said Director Hanna Gebretensae, while she was busy preparing for the center's anniversary celebration on March 7.

To provide a bilingual education, each class pairs a Chinese-speaking teacher with an English-speaking teacher.

With an abundance of English and Chinese picture books and music cassette tapes, children learn English and Chinese while learning fundamental social skills such as caring and sharing with others.

Michele Dandre, a teacher at Acorn, has seen many non-Chinese speaking children picking up Chinese during their stay in the center, such as an Ethiopian-American boy, Teddy Yosef, who enrolled in the program two years ago. His mother's native language is Amharic.

He began learning Chinese through songs, books, and conversations with his peers and a Chinese-speaking teacher,

said Dandre. One day, Yosef acted as translator, helping English-speaking teachers and Chinese students communicate, recalls Dandre. "That was amazing. He translated Chinese to us!"

Recently, Wei Yien Chung, 65, came to the center to pick up her grandson, Gary, 6, who attends Acorn. "I am proud of him being a Chinese-English bilingual," said Chung. Anna You, 5, was playing a computer game when her mother, Men Feng, picked her up. Feng, a single mother, works at a Chinese restaurant in Chinatown as a waitress.

Feng said she was fortunate that Anna found her place in one of the subsidized slots at Acorn two years ago. Otherwise, Feng said, when she's at work she wouldn't have been able to find anyone to care for Anna. A total of 200 families were on a waiting list to enter the subsidized slots. But only 12 to 14 slots open up every year.

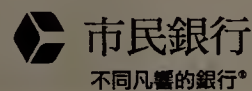
The program receives 70% of its funding from the state, city, and federal government, making the center vulnerable to (CONTINUED PAGE 4)



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At Acorn's Anniversary Party: David Moy (BCNC director), Victoria Lew, Andrew Murray, Elaine Ng, Wen Lin Yuan and Susan Wong (BCNC's Board president)

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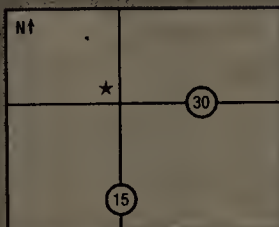
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Tufts Video Documents Chinatown ESL

By Adam Rowell, Tufts University

A group of students from Tufts University have been filming a documentary on English as a Second Language in Chinatown and researching how the system can be improved and expanded.

The students, Lynda Turet, Juliette Lizeray, and My Phan, stress that the film focuses on educating the community the importance of ESL programs. Although the students are working in Chinatown, they live and go to classes at the campus

in Medford.

Funding the program is the Omidyar Scholars program in the University College of Citizenship and Public Service of Tufts University. The group's focus is active citizenship and community involvement, specifically in Chinatown communities. The Chinatown Community Education Partnership (CCEP) and the Boston Neighborhood Network (BNN) are also taking part in the program.

The film begins by giving a general background of Chinatown, and then

moves on to show clips from the ESL classes and explains how they can be improved. It also informs the viewer of how the community can get involved to help expand the program.

Although all of the filming and interviewing for the documentary has been completed, the narration is still being finished. The film's completion is slated for mid April. The film includes two interviews from current students in ESL programs. They explain how the ESL programs have helped them and how they expect to be able to find better jobs after graduating. One interviewee, for example, is finishing up the program and has just been accepted to Bunker Hill College.

"Learning English is key to being mobile in America," said Tufts student Lynda Turet. The documentary, said Turet, is a tool make more people aware of the benefits of ESL. She explained the integral role knowing English plays in empowering people to find better jobs.

The ESL classes focus on helping people learn how to do well in the job market. They teach grammar and vocabulary and help the students practice interviewing skills and writing. Each class has about 10-15 people and span all age groups. Although most students are Chinese, many commute in from surrounding towns to join those from Chinatown.

Most students in the ESL classes are recent immigrants to the United States. Speaking and writing English is a huge advantage in the American job market, so there is high demand for access to the classes. However, many immigrants find it difficult to work during the day and find time to take the classes in the evenings.

According to the Tufts students, there

are approximately 250 people currently enrolled in the 2 year ESL program, but there are hundreds more on the waiting list. Often it takes many years to get into the class after getting one's name on the list. Statistics show that only 2% of the community's ESL needs can be answered by the available classes.

The students explained how the problem in Boston isn't the shortage of teachers for the classes or the lack of interest in the community. The problem lies in finding sufficient funds to pay the teachers and rent the classroom space. The federal government funds most of the programs, but because of the struggling economy, much of the financial support for the ESL programs is shrinking. In a time when the demand for the program is high, the support for the program is falling.

The film is designed to raise awareness in the community about the ESL programs and how the people can advocate for more classes. They play an important role in helping immigrants adjust to life in the United States and getting them the best jobs possible. By informing the people of Chinatown about the programs available to them, they can both use them and improve them.

After the documentary is complete, the BNN cable network will play it at regularly to educate the community about ESL programs. According to the Tufts students, the film will make its debut in Chinatown followed by a discussion with local community members.

The video is scheduled to be released in April, and more information and advertising will be available before its release. For more, contact the three Tufts students at Lynda.Turet@tufts.edu.



Left to right: Lynda Turet, My Phan, Juliette Lizeray/ Photo by Evan Blaser

GAIETY THEATRE FROM PAGE 2

bly shows the theater's efficiency." According to Jerome, the theater was solidly built and was built with extraordinary fire-safety features, including having more than 40 exits. Landmarks Commission staff said that the fire-safety features are not unique.

Jerome also noted that the Gaiety Theater Friends provided the staff photos and images when it was assembling the

report, but that the study report kept out all of the "100s of ads" promoting African performances at the theatre.

Ellen Lipsey, Executive Director of the Landmarks Commission, said that the commission has "very high standards" and that the points brought up by the Gaiety Friends do not meet the "criteria" of the Commission. She said the ads weren't appropriate to include in the report as all the photos in the report were of the theater itself.

"They (the Gaiety Friends) are looking

at little pieces, and we're connecting the dots," said Lipsey.

According to the Gaiety Friends, the theater was built as a Vaudeville-style complex both for music and speech, and the theatre was the home to African-American musicians and dancers.

During the Jazz Age of the 1920's, the Gaiety Theatre was an important venue for African-American musicians, dancers, and comedians, said the Gaiety Friends. It was one of only two Boston theatres that regularly presented Black performers.

Between 1923 and 1928, The Gaiety offered several weeks of vaudeville each year that featured either all-Black or integrated casts, according to the Gaiety Friends. The shows were often put together in Harlem, and then toured an informal circuit that included theatres in Philadelphia, Baltimore, and Washington, with some occasional excursions to Pittsburgh and Chicago, according to the Gaiety Friends.

Still the report states that "Boston was not a 'try out' town" for these performers.

Kensington Investment Company says that to somehow include the theater as part of the project would cost more than \$25 million. The project as proposed is a \$100 million project.

"We cannot build over or around that theater. If it were land-marked, we could not do the housing project," said Cole. "It's not economically viable..."

The report calls on the Kensington Investment Company to create a public exhibit for the theater and vaudeville and archival-quality set of photos of the theater.

A hearing for the Gaiety Theatre is slated for April 8 at City Hall; the Commission will vote on April 22. For more information call the Boston Landmarks Commission at (617) 635-3850.

(At left is a photo of the inside of the theater.)



30 YEARS OF ACORN FROM PAGE 3

budget cuts. The rest of the funding comes from foundations, private businesses, and individuals.

According to Acorn, some teachers have received their Bilingual Early Childhood certificates and have worked towards their associate degrees. One teacher is now taking a masters program at Wheelock College.

When asked about the center's bilingual program, Dandre said, "I think that bilingual and multi-cultural education is critical to children. It helps them see the world not from one point of view." Director of Acorn, Hanna Gebretensae, agrees, "Language is connected to thoughts. It opens up the different cultures and different thinking." Gebretensae said the center is Chinese-English bilingual, but its mission is to become a multi-cultural environment.

She stresses the importance of building self-esteem for minority children, especially in the United States. Although she acknowledges that language proficiency has practical purposes and can be a big plus for finding a career later on, Gebretensae believes that the children need to learn to have confidence in themselves, identifying who they are and where they are from. This is the key for minorities to be successful, she said.

"Many minorities face the question: where do they fit into U.S. society? But knowing their origins and appreciating them, learning how to respect others, and being respected by others is important," she said. The center's bilingual education, she said, "gives them a strong start."

More Help Wanted Page 7

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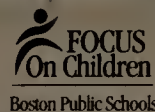
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HARBOR HEALTH SERVICES

Harbor Health Services, Inc., is a nonprofit community health organization whose mission is to ensure quality comprehensive health care to all clients regardless of ability to pay. We are seeking the following professional to join our team.

OUTREACH WORKER - FULL-TIME

Coordinates & develops the agency's ability to identify the needs of and increase services for the Vietnamese community, identifies uninsured/underinsured members of the community in order to improve their access to healthcare, provides healthcare/community resources info, provides interpretation among Vietnamese patients & assists with scheduling appointments & referrals inside/outside the agency.

Qualifications: HS Diploma/GED, 1 yr exp in human services/community health/similar setting, excellent communication skills, oral and written fluency in Vietnamese and English, knowledge of community resources/Mass Health and other federal entitlement programs.



Interested candidates please forward or fax resume to:
Harbor Health Services, Inc., 398 Neponset Ave.,
Dorchester, MA 02122, Attn: Human Resources;
Fax: (617) 825-8577 or email to:
jtranford@harborhealthinc.org.
Equal Opportunity Employer

Painter I - Facilities Management

General Statement Of Duties: Apply paints to all types of exterior and interior surfaces; prepare surfaces for painting utilizing appropriate materials, equipment and power tools as needed; and erect staging as necessary.

Qualifications: Requires at least one year full-time experience or equivalent in commercial painting work. The painter must be able to stand for long periods of time; use ladders and staging at heights greater than 10 feet; and lift and carry heavy objects. Knowledge of the practices and techniques of painting and methods of preparation of wood, metal, glass, plaster, cement and other materials and surfaces for painting. Must have a valid driver's license.

Shift: Monday-Friday 5:00 a.m.-1:30 p.m.

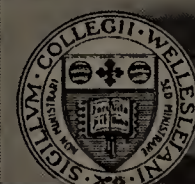
Salary: \$498.33/wk @ \$25,913.16/yr

Closing Date: March 28, 2003

To Apply: Submit a letter of application, resume (or application form) to: Bunker Hill Community College, Office of Human Resources, 250 New Rutherford Ave, Boston, MA 02129-2925 or visit our website at www.bhcc.mass.edu.



Bunker Hill Community College is an Affirmative Action/Equal Opportunity Employer. Women, people of color, individuals with disabilities and others are strongly encouraged to apply.



WORKING @
Wellesley College
WWW.WELLESLEY.EDU

HEALTH SERVICES

Medical Laboratory Technician

Generalist position. Obtain and process all specimens, and ensure all tests are completed, charged, and charted on the appropriate medical record. Alert clinicians to abnormal results and, in some cases, perform further testing. Perform in-house medical laboratory tests requested by Wellesley College Health Service clinicians. Comply with quality assurance program, procedural quality control, and proficiency testing to satisfy state and other regulatory requirements. 16 hours/wk; 9mos/yr position

Requirements: Associate's Degree, ASCP Certification or equivalent 3+ years experience. Must pay close attention to detail. General knowledge of laboratory procedures. Strong interpersonal skills and an ability to work effectively in a culturally diverse environment. Demonstrated ability to work independently and take initiative.

If interested, send cover letter and resume to: Human Resources Office, Code SP3/21, Wellesley College, Wellesley, MA 02481 or by email: working@wellesley.edu. Applications will be accepted until the position is filled. Wellesley College is an AA/EEO employer.



ASIAN AMERICAN BANK FROM PAGE 1

Chinese, Chinese-speaking tellers, and a way to transfer money to family members in China, she said.

And "because the bank is in Chinatown," she said, it's very convenient.

Zhuang is part of a growing number of Asian Americans and others who are seeking the services of the nine-year-old bank, which is serving the niche market of Asian American immigrants, mainly Chinese immigrants.

Although many mainstream banks have begun catering to immigrant Chinese by offering such services as ATM machines that provide Chinese language, the Asian American Bank has many Chinese-speaking tellers, was founded by mostly Chinese immigrants, and has a board of directors that is mostly made up of Chinese immigrants.

The bank has so far proved to be a minority-run business success story. As of 2002, Asian American Bank's assets surpassed \$100 million, its net interest income was \$4.5 million, and its net income surpassed \$700,000. The number of accounts at the bank grew to 37,786, at last count, from 1,198 at the end of 1993. Asian American Bank currently has two branches, one in Chinatown, and one in Allston, and it will soon open a branch in Quincy.

But starting such a bank wasn't easy.

In the late 1980s, a group of Asian Americans and others started discussing the idea of an Asian-American bank. They noticed that small businesses in Chinatown could not get needed financing to expand, and that many Chinese immigrants chose to store cash at home, relying on illegitimate lenders for financing needs.

Leading this group was Vivian Wenhuey Chen Huang who ended up quitting her day job at a law firm, to help found what would become the Asian American Bank. Thirty-nine others, mostly Chinese immigrants, joined her in her efforts.

"A lot of the people at the time felt that there was a need to find a bank that was more attuned to the needs of the (Asian) population," said Dao Shih, another founder, who now is the bank's senior vice president.

First Chen Huang met with the Massachusetts Commissioner of Banks to pitch her idea of an Asian American bank. The Commissioner's office didn't support her idea, and said it doubted that a Chinese community bank would work, according to Chen Huang.

So, she attempted to get a national bank charter from the Office of Comptroller of Currency (OCC) in New York. Realizing Chinese banks in New York had been successful (in the past), the OCC showed enthusiasm for Chen Huang's idea.

But because of a slow economy and the requirement to raise millions of dollars in little time, Chen Huang and the group had to abandon their work with the OCC.

Meanwhile, many banks started closing. Capitol Bank, the Credit Union of Rhode Island, and the FDIC assumed the assets of the bank of New England.

It was time for a new strategy.

on serving the Chinese community because the Chinese were being preyed upon by fraudulent lenders.

The Commissioner issued Chen Huang and her group a permit, but required that they raise \$7.5 million. With a stabilizing economy on their side, the group eventually was able to raise the money, receive its charter, and in 1993 opened its first bank at 17 Kneeland Street in Chinatown. According to the bank's marketing material, the Asian American Bank was the only bank to be chartered in the state between 1989 and 1997.

"It was a very challenging time to open

Asian American Bank would prove different.

When the bank opened on August 11 in 1993, it employed nine people and its only assets were the \$7 million it had raised. By December 31 of 1994, the bank more than tripled its assets -- reaching \$22 million. The bank was going strong with \$49.7 million in assets by Dec. 31 of 1997. At last count the bank had assets that were over \$13 million, and it employed 56 full-timers.

"Their deposit growth has been quite strong. While they've grown quickly, they've grown very prudently," said Forte.

Demographics, of course, play a vital role in the bank's success. According to the 2000 Census, Asians make up 3.8% of Massachusetts' population; that means that nearly 240,000 Asian Americans live in the state -- 84,392 of which are Chinese.

But demographics also pose challenges for the bank's strategic planning. While the bank's core clientele are new immigrants from China, the bank must keep those clients as the it becomes established, according to Raymond Tung, the bank's CEO and president.

"We need to follow them," said Tung in regards to the bank's clients. "We want to go out to the communities where they are emigrating."

An example of this would be the bank's opening a branch in Quincy, MA, which has about a 15% Asian population.

Marketing to the new immigrant Asian community, the bank focuses on customer service and education. A new immigrant might not know how to establish credit or take out a loan, for example.

"Our staff does spend a lot of time hand holding our (new immigrant) customers," said Tung. "That's one thing we don't mind doing, but that we pride ourselves on." The Asian American Bank holds presentations showing how new immigrants can complete simple banking tasks, as a way to educate the new Chinese immigrant community, said Tung.

Marketing to the more established immigrants, the bank focuses on what services these financially stable clients need and want. An example Tung uses is providing "banking products" to immigrants who now want to become entrepreneurs. Tung said he hopes the bank will facilitate immigrants' pursuit of the "American dream."

How does Tung envision the bank five years down the road? "We would be a much bigger bank," said Tung.

It was a very challenging time to open a bank. The market was very weak. So, it was a very courageous move on the part of the directors and the officers. It wasn't 'Hey everyone's doing it and let's get on the bandwagon.' A number of banks that were established in the late 1980s and early 1990s -- they did not succeed.

--Dan Forte, president of the
Massachusetts Bankers Association

Chen Huang went back to the Massachusetts Commissioner of Banks. This time the Commissioner's office was more receptive, according to Chen Huang, because it realized a need for more banks to help revive the economy. Also, the Attorney General's Office and the Massachusetts Bankers Association had realized a need for a bank that could focus

(a bank)," said Dan Forte, the president of the Massachusetts Bankers Association. "The market was very weak. So, it was a very courageous move on the part of the directors and the officers. It wasn't 'Hey everyone's doing it and let's get on the bandwagon.' A number of banks that were established in the late 1980s and early 1990s -- they did not succeed," said Forte.

Immigrants Gained Employment From 2000-2002; But Still Suffered High Unemployment According to Study

Job-Retraining, Immigration Policy Changes Needed, Says Expert

By Adam Smith

From 2000 to 2002, the United States' unemployment rate rose from 4% to nearly 6%, leaving about 8.3 million people without jobs. Yet despite the recession and shrinking job market, the number of employed foreign-born people in the U.S. has increased, according to a recent study by Northeastern University's Center of Labor Market Studies.

"You have a down-turn in which the native-born are losing jobs, but the new immigrants are coming in and getting jobs," said the Center's director Andrew Sum, who co-authored the study with economist Paul Harrington.

During those two years, the native-born workforce grew by only .5%, or 633,000, while the foreign-born workforce grew by nearly 6%, or 1.057 million, according to the study.

But the numbers don't mean that jobs are shifting out of the hands of native-born Americans and into the hands of immigrants.

Immigrants aren't "stealing" jobs, said Sum, "it's just there are more people looking for jobs."

What has happened is that the number of immigrants coming into the U.S. rose since 2000, and many of them got jobs.

"Everyone said that after 9-11, the number of immigrants coming in would go down, but that didn't happen," said Sum. From 2000 to 2002, the number of immigrants who were of working age coming into the country increased by about 1.6 million, or just about 6%.

"What I was surprised at, was that in the down turn, the number of immigrants employed went up," said Sum.

Why? The answer isn't simple.

Sum said that the recession was not "uniform" across the U.S., meaning that while some regions of the U.S., such as the Northeast, faced lots of layoffs, other areas, such as the South, still needed workers. Immigrants likely filled job vacancies in those regions with low unemployment. The type of work available, said Sum, also varied from region to region, and he surmised that while some native-born Americans gave up looking

for work, some immigrants were more willing to relocate for certain jobs, such nursing.

But job opportunities for immigrants aren't as bright as they appear.

In aggregate numbers, immigrants actually suffered higher unemployment rates than the native-born Americans, according to the study.

"Were immigrants losing jobs? Yes. Did their unemployment go up? Yes. But the number of those coming and getting jobs offset that," said Sum.

From 2000 to 2002, the annual average unemployment number for all people in the U.S. went up by 46%, from 5.7 million to about 8.3 million. For native-born Americans, the percent increase was 44%. But for immigrants, the percent increase was 58%.

"What you find is that a fair number of immigrants became unemployed just like the native-born," said Sum.

Because of limited growth in the workforce and the jump in unemployment, the study shows, "the number of native-born workers declined by more than 1.5 million or 1.3%". But during this time, "the much stronger growth in the foreign-born labor force was more than sufficient to offset the rise in unemployment, thereby allowing employment among the foreign-born workers to rise by nearly 600,000 over the past two years."

Sum suggests that an immigration policy that reacts to the employment rate would help stabilize the economy.

"It would save established immigrants and native-born Americans," said Sum. "You shouldn't subject them to excess competition."

"Just be consistent. When the demands there, let more (immigrants) in; when they're not, let less in," he said.

An example of when increased immigration saved the economy would be when the Northeast, in the 1990s, relied heavily on the labor of the foreign born.

During that decade, a wave of immigrants traveled to Northeastern states and ended up facilitating the region's economic growth, revealed a study by Sum that was released last year. Without the influx of immigrants, the Northeast's population would have declined, as would its labor force.

Without an immigration policy that adjusts to the demands of the economy, the nation could suffer from slower growth due to a lack of workers or to higher unemployment due to excess

workers.

But, instead, the current immigration policy is "ad hoc," said Sum. "Nobody wants to address immigration issues," he said.

Also of importance, said Sum, is job-skills training and job-skills retraining.

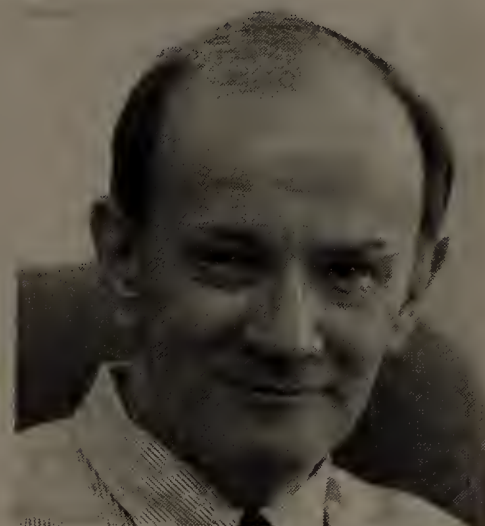
"There's a need for more job training, even for the immigrants," he said. The absence of job training, said Sum, will make it difficult for foreign-born and native-born workers to get the same money they're making now if their company starts cutting jobs.

"But that requires the more job training in a down turn," he said, which is often a hard sell.

The study found that education played a big part in who got laid off and who stayed employed during the past two years.

Contrasting what popular media have been telling us, it's not the college educated, skilled workers who are losing out the most. People with less education were more likely to lose jobs.

The least educated native-born workers had the highest rate of unemployment of any group in the two years, as confirmed by the study. And native-born workers with a bachelor's or a higher degree saw an increase in total employment of 2.7%. Meanwhile, the foreign born in every educational group saw an increase in employment - except if they had one to three years of college. Immigrants with a bachelor's degree or



Andrew Sum, director of Northeastern University's Center of Labor Market Studies

higher, had "substantially higher" gains in employment, according to the study.

In reality, said Sum, the average person getting laid off is a "welder, a production worker, or truck driver."

When asked if it could be that immigrants were simply taking jobs that native-born Americans didn't want, Sum said that though he doesn't have all the data to say 'yes' or 'no,' that's probably only a small part of what's going on.

"What we tried to argue is that the nature of the job losses has been misunderstood," said Sum.

HELP WANTED

BOSTON CONNECTS, INC INITIATIVE ON ISSUES FACING ZONE EX-OFFENDERS CONSULTING OPPORTUNITY

Boston Connects, Inc. a non-profit organization implementing the strategies of Boston's Empowerment Zone, is seeking a Consultant to assist in developing a strategy to address the issues faced by Zone residents who have been incarcerated. The Consultant will provide the following services:

- Organize a summit for October, 2003 to provide a forum for discourse on the issues facing the ex-offender population of the Zone and barriers to self sufficiency
- Conduct primary and secondary research on the ex-offender population to determine the impact that lack of economic opportunity has on their economic/human development potential
- Conduct research to identify "Best Practices" for reintegrating ex-offenders into the community
- Draft an action plan based on summit findings identifying strategies to respond to the issues identified, possible participants and possible funding sources
- Organize workshops that will reach out to educate employers, human resource personnel and job developers on how to read the existing CORI report

MINIMUM QUALIFICATIONS:

Ph.D. in Social Policy, Criminal Justice or related field or MA degree in Social Policy, Criminal Justice or related field plus 2 experience in policy research or BA degree in Social Policy, Criminal Justice or related field and 5 years experience in senior level policy research. Demonstrated experience with issues pertaining to ex-offenders is required. Experience in conference planning is preferred. BOSTON RESIDENCY is preferred.

SUBMISSION REQUIREMENTS:

All submissions should include the following:

1. -Resumes/Curricula Vitae
2. -A narrative overview of background working on ex-offender related issues-projects
3. -Relevant experience working with organizations in the Empowerment Zone if applicable
4. -A description of the approach that will be taken in completing the outlined tasks.
5. -Any information or materials about experience or qualifications to conduct research, and convene a summit pertaining to ex-offender issues not presented in previous responses.
6. -A description of products to be developed
7. -A proposed budget and work plan

SUBMISSION PACKAGES MUST ADHERE TO THE FOLLOWING:

Original narrative and attachments must be submitted with 3 copies. All text must be typed in minimum 12 point font and double spaced. Submissions must not exceed 5 pages of single sided text, not including resumes, CV's or other relevant attachments.

Facsimiles will not be accepted.

QUALIFICATIONS should be forwarded by 5:00 p.m. on April 9th, 2003 to:

Christine Araujo, Executive Director

Boston Connects, Inc.

2201 Washington Street

Boston, MA 02119

LATE SUBMISSIONS WILL NOT BE READ

For further information about Boston Connects, Inc. and the decision process, you can visit the website at www.BostonEZ.org

Copies of the Request for Qualifications are also available for pick up at the BCI office at 2201 Washington Street (Rear) 3rd floor, Boston, MA

Attention Chinatown Nonprofits

Sampan plans to write a story about how the tightening budget is impacting Chinatown nonprofits.

Please fill out the following, if you would like to be included in the story:

- 1.) Nonprofit name:
- 2.) Number of employees:
- 3.) Number of people served this year:
- 4.) What your mission is:
- 4.) How the current budget impacted your organization:
- 5.) What your fears are for the next budget:

Email to englisheditor@aca-boston.org or call (617) 426-9492, Ext.207.

Financing Your Child's College Tuition

A recent report from The College Board confirms that tuition and fees increase an average of 5% each year. Right now, the average cost (tuition and fees) for one year at a private four-year institution is over \$18,000 and over \$4,000



Susanna M. Zysk

for a public four-year institution.

As college costs continue to rise, you may be wondering how you'll be able to afford to pay for your child's college tuition. With the help of one the savings plans available, you should be

able to save enough to for your child's future.

Getting Started

Before you choose how to save for college, you need to think about your personal situation. Consider the following questions as you start to plan your savings strategy:

1. Are you saving for a private or public education?
2. How many years do you have to save until your child begins college?
3. How much can you invest now?
4. How much can you save regularly?
5. How comfortable are you with investment risk?

Your answers to these questions will help determine your savings strategy. For example, if you are starting to save for your newborn's college education, you may consider investing more aggressively - in stocks or stock mutual funds.

Although stocks expose investors to greater risk than bonds or money market investments, they typically offer the highest return over time. As your child gets older, you may consider investing more conservatively - in bonds or bond funds and money market investments

Savings Options

Two of the savings plans available to help you save are: 529 Plans and Coverdell Education Savings Accounts (CESAs). Both allow your contributions to grow tax-free, and withdrawals will not be taxed provided the money is used for qualified higher education expenses.

529 Plans offer two ways to save: the prepaid tuition plan and the savings plan.

The 529 Prepaid Tuition Plan allows you to contribute to the plan at today's tuition rates for a private or private university or college in your home state. In return, your account is guaranteed to pay for tuition and fees, and reasonable room and board costs, when your child graduates from high school. If your child chooses to attend an out-of-state school, a portion of tuition and fees may not be covered.

The 529 College Savings Plan allows you to contribute any amount to the plan provided you don't exceed a lifetime con-

tribution limit - typically between \$100,000 and \$270,000. The account can be used for tuition, fees, room and board at any college or university, regardless of location.

Coverdell Education Savings Accounts (CESAs) is formerly known as the Education IRA.

This type of account allows you contribute up to \$2,000 annually for qualified higher-education expenses. To qualify for a full or partial contribution, your adjusted gross income must be less than \$110,000 if you are single; \$220,000 if you are married and file taxes jointly. You may also use money in a CESA for private

or religious elementary and secondary education.

With careful planning, you will be able to afford to send your child to college. Before you decide to open a 529 Plan or a CESA, you should speak with a financial advisor who will be able to help you determine which savings option is right for you.

Susanna M. Zysk is a freelance financial and marketing writer based in Boston, Massachusetts. She has more than 14 years experience in the financial services industry and holds communications degrees from Syracuse University and Simmons College. She can be reached at zysk@attbi.com.

IRS Tax Tips For Small Businesses

2002 TAX CHANGES FOR BUSINESS TAXPAYERS



This IRS Tax section was provided by Elise Sickels IRS Tax Specialist

SELF-EMPLOYED HEALTH INSURANCE DEDUCTION

Self-employed taxpayers generally may deduct 70% of their 2002 medical and long-term care insurance payments for themselves and their families as an adjustment to income. They may include the remaining costs with their other medical deductions if they itemize deductions. In 2003, they generally will be able to deduct the full cost of such insurance without itemizing deductions on Schedule A.

Special Depreciation Allowance

Businesses that acquire and began using new qualified equipment after Sept. 10, 2001, may deduct an additional 30% of the depreciable basis in the first year of use. This Special Depreciation Allowance is figured after first reducing the basis by any Section 179 deduction taken. The allowance, in turn, is subtracted from that basis to determine the basis remaining for depreciation. This tax break will be available for property acquired before Sept. 11, 2004 and placed into service by the end of that year. Taxpayers may choose not to claim this

allowance by attaching an appropriate statement to their tax returns.

Five-Year Carry back of Net Operating Losses

Taxpayers with net operating losses (NOLs) for tax years ending in 2001 or 2002 will generally carry them back five years, rather than two (three, for certain casualty, theft and disaster-related losses). However, they may choose to use the two- or three-year period instead, or to carry the entire NOL forward for up to 20 years. Taxpayers waiving the five-year rule must do so by their filing deadline (including extensions).

CAN I DEDUCT CAR EXPENSES IF I USE MY CAR IN MY TRADE OR BUSINESS?

A taxpayer is allowed to claim a deduction for car expenses that are related to his trade or business. However, a taxpayer must choose a method in the first year the car is used for business purposes.

A taxpayer should:

- (1) record the beginning and ending mileages for the year in his/her log,
- (2) keep a detailed record of daily business mileage and the purpose of each trip, and
- (3) keep at least one repair receipt from as close to the beginning and closing of the year as possible to help verify the

accuracy of the total miles driven for the year.

A taxpayer can choose one of two methods to deduct car expenses: standard mileage rate (SMR) and actual expense (AE). Both methods cannot be used in the same year. The SMR method must be used in the first year when the car is used for business; otherwise, AE method must be used for all years.

Under the SMR method, a taxpayer simply multiplies total business mileage by 36.5 cents per mile in 2002. If SMR method is used, business portion of the property taxes on car, auto loan interest, parking fees and tolls can also be deductible.

Under the AE method, the deductible car expenses include gas & oil, registration fees, interest on auto loans, lease payments, auto insurance premiums, repairs and maintenance (tires, etc.), parking & tolls, allowable depreciation or Section 179 deduction.

A taxpayer can determine his/her car deduction by multiplying the business percentage with the total car expenses.

For more information, please refer to IRS Publication 463, Travel, Entertainment, Gift, and Car Expenses. To obtain a copy of the publication call 1-800-829-3676 or download it from the IRS web site at www.irs.gov <<http://www.irs.gov>>.

C A L E N D A R

PERFORMANCES

VARIASIONS, AN A CAPPELLA GROUP (IN PHOTO BELOW) WILL PERFORM AT THE FOLLOWING LOCATIONS:

VOICE IN THE CHAPEL, FORSYTH CHAPEL, JAMAICA PLAIN, MA ON MARCH 23, 4 P.M.

BRANDEIS "SKIN" EVENT AT BRANDEIS UNIVERSITY ON FRIDAY MARCH 28, 2003 AT 6:30 P.M.

ON WERS 88.9FM ON SATURDAY, MARCH 22 AT 3 P.M.

FILMS

THE MUSEUM OF FINE ARTS WILL PRESENT "NEW KOREAN CINEMA," A SERIES OF

KOREAN FILMS IN APRIL. HERE'S THE FILMS AND WHEN THEY PLAY:

"THE ISLE": FRI., APRIL 4, AT 6 P.M.; SAT., APRIL 5, AT 5:30 P.M.

"CHI-HWA-SEON" (PAINTED FIRE): FRI., APRIL 4, AT 7:45 P.M.

"TAKE CARE OF MY CAT" (SEE PICTURE AT RIGHT): SAT., APRIL 5, AT 3:15 P.M.; FRI., APRIL 11, AT 5:45 P.M.; THURS., APRIL 17, AT 5:45 P.M.

TICKETS ARE \$8 FOR MFA MEMBERS, SENIORS, AND STUDENTS; \$9 FOR GENERAL ADMISSION. CALL THE BOX OFFICE AT 617 369 3306 FOR

RESERVATIONS.

TELEVISION

THE PROGRAM "BECOMING AN AMERICAN: THE CHINESE EXPERIENCE," WILL PREMIERE ON PBS, MARCH 25 TO 27, 9 TO 10:30 P.M. MEETINGS

A MEETING FOR COPING WITH 9-11 STRESS IS SAT. 22, NOON-5 P.M. AT TUFTS UNIVERSITY MEDICAL SCHOOL, 145 HARRISON AVE.

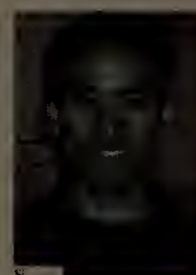
CHINATOWN SAFETY MEETING IS THE FIRST WEDNESDAY OF THE MONTH, 10:30A.M. AT DOUBLETREE HOTEL, 821 WASHINGTON ST.

CHINATOWN NEIGHBORHOOD COUNCIL MEETING IS THE THIRD MONDAY OF THE MONTH, 6 P.M. AT 125 HARRISON AVE.

EVENTS

SOUTH COVE BONE MARROW DRIVE IS SATURDAY, MARCH 29, 9:30 A.M.-2:30 P.M. SOUTH COVE COMMUNITY HEALTH CENTER, 885 WASHINGTON ST., BOSTON

HEALTH



by Stephen Wong fitness director of the Chinatown YMCA

What can I do to have a flat stomach?

Most people make the mistake of thinking that in order to have a flat stomach, you need to do as many ab crunches as possible. Flattening your stomach is actually a lot more complicated than this. It involves a combination of watching what you eat, cardio-

vascular exercise, and doing abdominal exercises. Doing ab crunches alone will not get rid of your belly because, remember that the muscle is underneath the layer of fat. So in order to see your stomach muscles, you must first burn the fat off by doing aerobic exercise such as running, swimming, biking and by having a healthy diet.



危險時期旅行須知

三月十七日晚間美國總統布希發表電視演說，予伊拉克頭子海珊及其子下最後通牒，對伊戰爭已是無法避免的。國內安全部也在當晚把全美警戒狀態升級，由黃色（提高警戒）升到威脅程度第二高的橙色（高度戒備），並且要求全國各地加強安全措施。以上種種給必須旅行的人們帶來巨大的陰影。特別是遠離母國的移民與商家，總因探親、洽談跨國生意而不能不動身的遠行。在日前資訊較為充足的情況下，計畫出門之前，甚至已經訂票之後，仍然可以經由事先準備，盡量採取一些保護性的措施。

關注新聞報導

了解有關旅行安全問題最好的辦法，無疑是關注新聞報導、瀏覽網站以及其他提供即時更新的資訊。讀者不妨多利用免費的資訊，例如美國國務院管理的 www.travel.state.gov 網站、海外安全顧問委員會網站 www.ds-osac.org 以及運輸安全局網站 www.traveltips.usa 等。另外還可登錄英國的 www.fco.gov.uk、加拿大的 www.voyage.gc.ca 以及澳洲的 www.dfat.gov.au 網站等瞭解相關資訊。

國務院的 <http://www.travel.state.gov>，提供關於旅遊預警、領事事務以及旅行者需要的地區與全球性資訊。而海外安全顧問委員會網站則提供與在海外營運的美國公司安全相關的資訊。

訂票前先清楚該公司的相關規定及訂購旅館之前，最好先問清楚該公司的相關規定，譬如有何限制、改變或取消計畫的收費等。消費者必須弄清楚，萬一改變旅遊計畫或者戰爭一旦爆發，對自己將產生什麼樣的影響。許多航空公司、遊輪業主或旅行社的網站上都有關於這方面的資訊。

採用信用卡付費

另外，付款方式最好採用信用卡，這樣，如果旅行社不能如願提供服務、或者航空公司停飛，一般信用卡公司會

幫助解決問題，例如退款等。如有可能，目前

應購買可改變行程或者退款的機票等，雖然花費高一些，但消費者可以有較大的靈活性。有些專家還推薦，如果經濟狀況允許，不妨選擇提高機票等級，例如從普通艙升級到頭等艙等，這樣可以獲得更好的服務。

考慮備份計畫

此外，考慮備份計畫也是有效的辦法之一，例如選擇另一條路線、乘坐另一家航空公司的班機或者從另一個機場起飛等。還有，避免乘坐航空公司當天最後一班班機，也可省去一些不必要的麻煩，如出現推遲起飛或者取消航班等窘境。同樣，乘坐不轉機直飛航班對乘客也會有好處。

不適宜購買旅遊套票

如果必須度假的話，根據專家指示日前不適宜購買包括機票、陸地旅行以及旅館等旅遊套票 (Tour Packages)；而應考慮訂購可退款的機票、預定可以取消、而且不需要支付預付款的旅館與租車服務等。如果可行，則盡量推遲付款。這位專家說，「經濟如此疲軟，幾乎所有的旅行社與遊輪業主都會提供出發前數周內購票的業務。」

雖然大多數航空、旅館、遊輪與旅遊業主目前還沒有準備好一旦出現戰爭的退款、更改線路與日期或者取消行程的相關規定，但也有一些遊輪業者，例如夢幻遊艇俱樂部 (Sea Dream Yacht Club)、聯合世界 (Uniwold) 與水晶遊輪 (Crystal Cruisers) 等已經公

布了自由取消行程的原則，允許人們在出發前二十四小時或者更短的時間取消計畫。

購買保險時注意所保之條件

危險時間外出旅行，民眾多會考慮購買保險來保護自己，但要知道保險只有符合條件才具作用。諸如：進入美國 (Access America)、旅行保護國際 (Travel Guard International) 與旅行保險國際 (Travel Insurance International) 等公司現提供恐怖攻擊保險，但規定恐怖攻擊必須在購買保單之後三十天之內發生，保險才有效。但他們都沒有提供戰爭期的旅行保險。

通知政府相關部門，便緊急聯繫

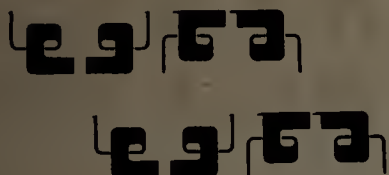
專家建議，如果是美國公民出國旅行，最好通知美國使領館有關部門，以便出現緊急情況時方便聯繫。有關資訊可以透過國務院的網址獲得，國務院還設有與旅行相關的熱線電話 888-407-4747 或 317-472-2328 供民眾使用。另外，如美國運通等信用卡公司也設有熱線電話提供幫助。

舢舨

出版：華美福利會
地址：波士頓天滿街200號
電話：(617) 426-9492
傳真：(617) 482-2316
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中文編採：張孟筠
英文編採：史亞當
承印：Graphic Developments

Idiom Express

- to see eye to eye = to agree completely
完全同意
If you want to make the project successful, you should see eye to eye with your co-workers.
如果你希望这个项目成功的话，你应该和你的合作伙伴取得一致意见，共同进退。
(ABE student — Shi Ying)
- to be torn between something and something else = to be confused or conflicted in making a choice
犹豫
I'm torn between going to college and finding a better job to make more money when I finish ABE program.
当我完成 ABE 课程，我在犹豫读大学还是找一份好的工作赚多一点钱。
(ABE student — Sharon Li)



風水掌天下

姆指有鳳眼嫁得好夫婿

招証恩居士

黃小姐來到我辦公室要聽掌面相，聽聽今年流年如何，手掌張開，我細心觀看，掌中又長又直的玉柱紋從手頸直沖向中指，古相經有講：「玉柱管命運，直上萬事成，男女多智慧，學藝也精明」但女性有這樣美好的玉柱紋，不適宜早婚。

姆指的第二節有一個鳳眼紋，我對黃小姐講：你一定嫁得一個好丈夫，食指下方的「財帛宮」紅如喋血，在四、五天內一定有錢沖入你的荷包，我最滿意的是黃小姐的掌相，她的手白似玉，指如春筍，是女性九美之中貴格之掌相。

黃小姐問：招居士！你看我的面相有什麼地方需要注意的？談到需要注意的地方，真是難以開口，即使你是玉帝之相，仍會有不足之處的，人無千日好，花無百日紅，所謂貴格，是相對而言，我本著替人指點迷津的態度對黃小姐說：你的兩條眼眉將眉尾畫得向上彎直掃天倉，女性的眼眉不適宜上拂天倉（額頭）的，此乃樹敵多，易小人講是非阿！

眉是一面之儀表，眉長清秀有彩，除了代表兄弟姐妹眾多之外，我勸你以後不要眉尾畫得向上拂天倉，最好將眉尾畫得略下彎成新月之狀。

Affordable Homeownership Opportunity

Bowdoin Place
100 Cambridge St., Boston

19 Units total

# Units	Type	Price	Household Size	% Income
2	1br	\$126,261	1-2	80%
2	2br	\$142,044	1-4	80%
1	1br	\$157,826	1-2	100%
1	2br	\$177,555	1-4	100%
1	2br townhouse	\$177,555	1-4	100%
1	2br + study	\$177,555	1-4	100%
2	1br	\$161,995	1-2	110%
4	2br	\$171,229	1-4	110%
2	1br	\$189,392	1-2	120%
3	2br	\$213,065	1-2	120%

Maximum Income per Household Size

Size	80%	100%	110%	120%
1	41,550	51,950	57,145	62,350
2	47,500	59,400	65,340	71,250
3	53,400	66,800	73,450	80,150
4	59,350	74,200	81,620	89,050

Applications available via mail or in person

Hours: 9:00am – 5:00pm

Monday – Friday, March 24-28, 2003 (5 weekdays only)

The Community Builders, Inc., 95 Berkeley Street, 5th Floor,
Boston, MA 02116, Tel: 617-695-9595

Deadline: In Person Only by Friday, April 11, 2003, 5:00pm
(reasonable accommodations made)

Selection by lottery

Use & Resale Restrictions apply. Preference for Boston Residents,
preference for households of at least one person per bedroom
and for first time home buyers.

For more info call The Community Builders, Inc 617-695-9595



Equal Housing Opportunity

Affordable Housing

1754 Beacon Street, Brookline
9 Single Person rooms and 4 studios

Current Brookline residents, employees of the Town or Brookline or the Brookline Housing Authority are encouraged to apply. Social services will be available and provided as needed.

1 person eligibility income ceiling: \$43,850
2 person eligibility income ceiling: \$50,100

applications available April 1:

8:30 - 5 Monday - Friday
82 Green Street Jamaica Plain
(office door in rear downstairs)

Anticipated date of occupancy: August 1, 2003

Call Pine Street Inn/Paul Sullivan Housing for more
information: 617-524-6057



PINE OAKS VILLAGE PHASES 1 & 2
61 JOHN NELSON WAY, HARWICH,
MA 02645

ACCEPTING APPLICATIONS FOR
PLACEMENT ON WAIT LIST

Pine Oaks Village, sponsored by MidCape Church Homes Inc. is an apartment community designed for elderly (62 and over) or handicapped/disabled (may be under 62) persons. Phase 1 is subsidized by the HUD Section 8 Program. Phase 2 is subsidized by the USDA Rural Development Rental Assistance Program. Most residents pay 30% of their adjusted annual income for rent. Some residents may pay more than 30% based on availability of subsidy and on income.

PHASE 1 INCOME LIMITS: VERY LOW

1 Person	\$21,000
2 Persons	\$24,100

PHASE 2 INCOME LIMITS: VERY LOW

1 Person	\$19,800	\$31,650
2 Persons	\$22,600	\$36,150

Pine Oaks Village is a beautifully landscaped community close to beaches, shops, doctors, churches, police and fire stations and public transportation. All units are ground level and have a patio and 2 private entrances.

Interested parties may call (508) 432-9611 or TDD 1-800-545-1833 x132 or may write to the address listed above.



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聯邦存款保險問答

聯邦存款保險公司(Federal Deposit Insurance Corporation)成立於一九三三年美國經濟大蕭條之後，因當時多家銀行倒閉，為要穩定銀行存款人信心而建立。長年來，聯邦存款保險公司在確立銀行信譽業務安全及穩定成效頗佳。

以下是有關該機構對於保險制度的問答：

一、聯邦存款保險公司為何人提供存款保險？

「聯邦」提供給任何人或法人(例如公司、行會)的銀行保險，即使存款人不是美國公民或並非美國居民。

二、聯邦存款保險公司為何種金融機構提供存款保險？

「聯邦」並非為所有的銀行及儲蓄協會提供存款保險。

依法規定，每個參與存款保險的金融機構(受保機構)應該在每個櫃台窗口或櫃台工作站陳列一個正式的標誌。

標誌有兩種：第一，儲蓄協會的鷹形標誌，由儲蓄協會的金融機構使用。第二，「聯邦」的正式標誌由其他「受保機構」陳列此兩種標誌的一種標誌或兩種標誌。

三、聯邦存款保險的限制是什麼？

如發生銀行倒閉，聯邦存款保險只保障在美國支付的存款。僅限在國外而非在美國支付的存款不在保險範圍以內。

證券、共同基金和類似的投資不在存款保險範圍內。聯邦存款保險不保障倒閉的銀行或儲蓄會的債權人(存款人不算是債權人)和股東。

四、聯邦存款保險包括何種類型存款？

在金融機構正常業務範圍內收到的各種存款均在保險範圍以內。例如：第一，活期存款、支票存款、NOW帳戶中的存款、聖誕節俱樂部帳戶、定期存款等。第二，「受保機構」的「正式支票」包括現金支票、銀行支票、支出支票、放款支票、利息支票、未付的票據

及匯票等。第三，「受保機構」負責的保付支票、信用狀及旅行支票等。

五、聯邦存款保險是否包括國庫券？

「聯邦」不保障「受保機構」以顧客名義認購的國庫券。包括短期公債及長期公債。因為這些國庫券是屬於顧客自己的財產。

當「受保機構」倒閉，「聯邦」為指定破產管理人時，顧客對處理國庫券可有兩種選擇。第一，顧客向「聯邦」為指定破產管理人時，顧客對處理國庫券可有兩種選擇。第一，顧客向「聯邦」出示收據，在「聯邦」確定顧客之所有權後，以接管人之身份給予顧客一份發放證明，在由顧客向聯邦儲備銀行或財政部出示其所有權。第二，「聯邦」以接管人身份繼續持有國庫券，並沿用破產機構營運的方式，等國庫券到期時再兌現及分配。

六、如果我在不同的「受保機構」都有存款，在計算保險額時，是否合併計算？

不會。在不同「受保機構」中的存款是分開計算的。但是，如果一家「受保機構」有一個或多個分行，則總行和所有分行被視為同一「收保機構」。因此，你的總行和分行的存款將合併計算。然而，當一個控股公司同時擁有數家獨立設立的「受保機構」，存放差各獨立設立的「受保機構」中的存款是分開予以保險的。

七、聯邦存款保險公司如何確定存款的所有權？

在確定存款所有權時，「聯邦」以倒閉機構的「存款帳冊紀錄」中所示之資料來考量。若「聯邦」確定該「存款帳冊紀錄」清楚明白時，將以此記錄為準，不再考慮其他記錄。

通常，「聯邦」不承認信託關係(如受託人、代理人、指定人、監護人、執行人、監管人或保護人)，除非在存款帳冊紀錄中具有具體記錄該關係。同時，信託關係的詳情及各方權益必須以下列兩種方式之一確定：第一，根據「受保機構」的存款帳冊記錄來確定。

第二，由存款人或同意為存款人在正常業務範圍內保持相同記錄的其他人或法人(例如公司、行會)秉持維持的記錄來確定。

九、什麼是「存款帳冊紀錄」？

「存款帳冊紀錄」包括分類帳、簽名卡、存款證、存單及某些電腦記錄。但當計算保險金額時，存款支付報告書、存款單和注銷支票均不考慮為存款帳冊記錄。

是。從一九九八年七月一日開始，存款人死亡後六個月以內，聯邦存款保險公司將視存款人仍然健在對待，而繼續為此人的帳戶提供保險。在這一「寬限期」中，除非獲得授權者改變帳戶的結構，對原戶主的帳戶的保險不會改變。然而此寬限期僅限在增加而非減低保險金額的情況下採用。

範例：甲乙二人擁有一個符合條件，金額為十萬美元的聯合帳戶，二人均互有繼承權。乙在同一家「受保機構」另外擁有一個十萬美元到個人帳戶，如甲死亡，則在甲死亡後六個月後的六個月內，「聯邦」對甲乙二人的帳戶繼續作為聯合帳戶提供保險，即使乙繼承了甲的帳戶中所擁有的存款。如果沒有「寬限期」，則乙在聯合帳戶中的所有寬限期將與其在割讓帳戶中的存款相加計算，但乙的保險額最高為十萬美元。

笑話：以退為進



倫敦的一條街上住著三個裁縫。

一天，其中一個裁縫掛出一塊招牌，上面寫著：

全倫敦最佳的裁縫店。

另一個裁縫見了，也在當天亮出一塊招牌，上面寫著：

全英國最佳裁縫店。

第三個裁縫想了幾天，終於挂出一塊招牌，上面寫著：

全街店最佳的裁縫店。

美洲銀行助亞裔移民在此發跡 董繼中總裁：服務緊跟顧客腳步

張小姐像很多剛到美國的新移民一樣，想要在銀行開帳戶。去年來到波士頓時，她找到美洲銀行。她說，「會選擇在美洲銀行開戶，是因為他們提供很多幫助華裔的服務。」據張小姐表示，美洲銀行提供中文的資料簡章，及說中文的銀行員來服務顧客，也提供很簡便的方式，讓她可以輕鬆地寄錢給在中國的家人。她還說，「因為銀行就設在華埠，真的很方便。」張小姐的例子反應出美洲銀行這九年來針對亞裔顧客所做出的努力。

美洲銀行致力於服務亞裔，其中大部份是中國移民。雖然現在在華人銀行都為服務中國移民，而在提款機裡增設中文的選項，但美洲銀行雇用大量講中文的銀行員。美洲銀行本身是由中國移民創建的，而且其董事會大部份的成員也都是中國移民。美洲銀行到目前為止被認為是一個少數民族經營成功的例子。

以兩千零二年為例，美洲銀行的總資產超過一億美元，它的淨利息收入是四百五十萬美元，其淨收入超過七十萬美元。在銀行裡開戶的人，從一九九三年的一千一百九十八人次，已成長到兩千零二年的三萬七千七百八十六人次。

美洲銀行現已有兩家分行，一家在華埠，另一家在奧司頓(Allston)，並即將在昆西(Quincy)開設第三家分行。然而，要創設這樣的銀行是不容易的。

在一九八零年代末期，有一群亞裔美國人注意到，華埠裡小本經營的商家想要借貸足夠的錢，來擴充店面並不容易。他們幾乎都選擇把錢存在家裡。如果要借錢的話，也都找非法的地下錢莊。於是這群開始討論辦一家服務亞裔的銀行。帶領這個團體的是Vivian Wenheey Chen Huang。她最後辭掉了法律事務所的工作，來幫忙成立美洲銀行。其它

三十九位成員，大部份是中國移民，也加入了她的行列。

現在是資深副總裁的一位創會元老Daofin說，「當時很多人都覺得有必要要創立一家專門服務亞裔人口的銀行。」

Chen Huang一開始是去見麻州銀行處長陳述她的點子。據她表示，處長辦公室內當時並不表示支持，並認為華人社區銀行的點子是行不通的。Chen Huang接著又去紐約，找隸屬於國家銀行下的金融主計室。金融主計室看到紐約的中國人銀行成功的例子，所以對Huang要創辦亞裔銀行的點子表示歡迎。



但是，因為當時經濟緩慢加上要開銀行，必須在短時間內籌募大筆資金。

所以Chen Huang和創行元老們被迫擱置計畫同時，很多銀行都開始關門大吉。譬如，Capital Bank和羅德島的Credit Union都相繼關門。結果，Chen Huang又回頭找麻州銀行處長，她表示因為處長辦公室內瞭解到有必要開更多的銀行來振興經濟，所以這次對Chen Huang要辦亞裔銀行的點子較為接受。同時，麻州檢察長辦公室和麻州銀行家協會(Massachusetts Bankers Association)也認為一家專門服務中國移民的銀行，會減少中國移民成為詐欺放貸者的受害者的情形。處長辦公室最後終於發給Chen Huang。和她的團體許可証開銀行，但規定他們必須籌募七百五十萬美元。

隨著逐漸穩定的經濟狀況，這個團體終於募到了足夠的錢。得以在一九九三年開了他們位於華埠的第一家銀行。依據美洲銀行的行銷資料，該銀行

是一九八九年到一九九七年間唯一得到州政府特許的銀行。麻州銀行家協會的會長Daofin表示，「因為市場疲軟，當時要開銀行真的非常困難。所以董事會和官員們當時的決定是非常有勇氣的。開銀行不是說做就可以做的事，在一九八零和一九九零年間，有一堆銀行開張，但都沒有成功。美洲銀行則有不同的命運。一九九三年八月十一日銀行剛開幕時，只有九個員工，總資產不過七百萬元。到了一九九四年底，銀行的總資產成長三倍，達一千二百萬美金。一九九七年底，則成長到四千九百七十萬美元。據銀行最新的報表，其資金額增加一千三百萬美元。全職員工人數達五十二人。Daofin說，「美洲銀行的存款業績的成長很穩定。他們成長很快的同時，也很步亦趨。」

人口統計學在美洲銀行的經營上扮演很重要的角色。根據兩千年的人口普查結果，亞裔人口佔麻州總人口的百分之三點八。也就是麻州共有二十四萬名亞裔人口，中國人佔了八萬四千三百九十二名。

需要不同的經營策略來面對其顧客群。美洲銀行的總裁董繼中表示，「由於該行的主要顧客以中國新移民為主，所以銀行若想像成長，手先就必須維持住這些中國移民。在談到銀行的顧客時，董繼中說，「我們必須跟著我們的顧客。他們遷移到哪，我們就跟到哪。」這之所以美洲銀行打算在亞裔人口佔百分之十五的昆西(Quincy)開設分行的原因。為了打進亞裔新移民的社區，美洲銀行很著重他們的顧客服務和顧客教育。譬如說，新移民可能不知道要如何建立信用或向銀行借貸。董繼中說，「我們的銀行員會花很多時間向新移民顧客說明。我們很樂意這麼做這也是我們很自豪的事。」銀行也舉行說明會教新移民如何存款的基本須知。為了進軍老移民的市場，美洲銀行則是依據這群經濟穩定的顧客的需要，來應對他們的需求。董繼中學例說，銀行提供「金融產品」(Banking products)給想成為企業家的移民，希望幫助他們完成「美國夢」的追求。(史亞當作羅佩寧譯)

波城安良工商會春節聯歡會嘉賓雲集

波城安良工商會在三月十日，星期日晚上於華埠龍鳳大酒樓舉辦春節聯歡會。會中嘉賓眾多，表演節目精彩豐富，中華民國僑委會委員長張富美也致贈賀函給該會，祝人家新春愉快。

當天出席的嘉賓包括全美安良工商會總理彭偉權、元老團主席連志明、駐波士頓台北經濟文化處長劉志攻伉儷、僑教中心主任歐宏偉、麻州Middlesex郡治安官迪寶拉(James DiPaola)、波士頓市議員麥德蒙(Jerry McDermott)和羅德島州安良工商會、紐約安良工商會等代表皆出席盛會，一同慶祝。



波城安良工商會會長朱自律及梅惠聰致歡迎詞。臺北經濟文化辦事處劉志攻在該會中讚揚波城安良工商會長期以來對追求民主的中華民國政府之支持，對安定僑社有傑出貢獻，他特地代表僑委會委員長張富美致贈賀函。市議員麥德蒙則代表波士頓市議會議長弗萊提贈與賀函，其他嘉賓們也紛紛祝福人家羊年如意，該會會務昌隆。

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當晚特別的節目是，安良工商會在晚會中致贈紅包兩萬元給廣教學校，以助其建校籌款。而八八超市東主劉漢榮(Peter Lin)也相當慷慨地捐出十萬元、位於華埠的見聞旅行社捐出一萬元給廣教學校作為建校經費，獲得來賓一致的掌聲。八八超市東主劉漢榮表示，他只是出一點心力，藉此拋磚引玉，並指出底位於昆士的金門超市剛開幕，除了方便居住在昆士的亞裔居民外也期待生意興隆，希望明年能有能量捐助廣教學校的興建。廣教學校校長雷國輝和校長湯鳳鳴十分感謝安良工商會和八八超市及見聞旅行社對他們的支持，希望人家多捐款，幫助中華傳統文化的傳承和發揚。

晚會的表演節目由安良工商會的醒獅隊打頭陣，劉啟祥和劉漢榮各捐贈一頭彩獅給該會，並由會長梅惠聰及元老梅炳鈺點睛。接著由周榮佳師父指導的青少年和成人的功夫表演，不論是拳腳功夫或是刀劍棍棒都打得虎虎生風，獲得滿堂采。另外僑生音樂劇社也在現場為所有來賓演出兩首粵曲及多首卡拉OK歌曲表演，氣氛熱絡。

綜合調味料：甜麵醬2大匙、豆瓣醬1大匙、鹽少許、味精少許、糖少許
作法：1. 油+洋蔥丁+肉丁+胡蘿葡丁+豆干丁，用強微波熱3分鐘。
2. 加甜麵醬，用強微波熱1分鐘，再加軟花生。
食用時將上述炸醬置麵上+豆芽+小黃瓜絲+拌勻即可。

食譜：北方炸醬麵

社區簡訊

「應對九一一之後帶來的壓力」研討會。麻省精神健康局之民權部與多元文化服務部的主任王國書博士(Dr. Ed Wang)，將會主講：「動盪世界中的應對：促進康寧與融合」，隨後會有五類關鍵民衆(包括：兒童、老人、家庭、新移民和職業人士)所面對的壓力。每一個研討會，將會由來自社區及代表各行各業的領導者主持，討論社區的需要、需要資源、障礙和計劃如何應對未能應付的需求。
日期：兩千零三年三月二十二日
時間：中午十二時至下午五時
地點：達夫大學醫學院(波士頓夏利臣街一百四十五號)。
活動免費，名額有限如欲知詳情或報名，請致電617-636-1755或電郵：rwong@tufts-nemc.org與黃健文先生聯絡。

華美福利會將於四月七日(星期一)上午九點至中午十二點，在華美本部(天滿街兩百號)舉行法律常識講座。討論範圍包括：你是非能成為公民、如何申請健康福利保險、如何建立信用和申請貸款、雇員的法律權益是什麼、如何創業、如何購買房屋及購買保險。
因坐位有限，請在三月三十一日前報名。報名方法請前往華美總部填寫表格，至www.aalam.org填寫表格，或致電鄧小姐。

由波士頓華僑文教服務中心主辦的「實用英文語法音學」班，將於四月十二日(星期六)開課。該班由香港資深教師張金泉主講。每週上課時數一小時三十分，上課時間自上午十時至十一時三十分，連續四週，上課地點在僑教中心(65 Harrison Ave. 6F Boston)語言教室。用英語、國語、粵語講解，並教授華氏音標、國際音標。修畢者應能自動拼讀任何生字。學費全免，報名費十元。查詢及報名請致電(617)482-3292。

聯邦疾病防治中心(CDC)說，美國政府十六日開始在海關入境地點(Port of entry)處，向最近曾到過香港、中國大陸、

陸廣東省和越南河內等地的入境者發出健康警告卡，要求他們注意觀察可能致死的疾病「嚴重急性呼吸道症候群」(SARS)的症狀。

這種健康警告卡建議入境者：「在你最近的旅行中，你可能接觸了SARS病患。你應該至少在七天內注意觀察自己的健康情況，如果感到不適、發燒、咳嗽或呼吸困難，就該去看醫生。」
CDC要求入境的旅行者保留該卡，一旦發現上述症狀，就把該卡給醫生看。

如想了解更多這方面的資訊，可以查閱CDC的網站，網址是：www.cdc.gov/nceid/sars。

第七屆在州政府大樓舉行的移民日將於四月八日，星期二早上九點三十分至下午一時舉行。詳細地點為州政府大樓之花園廳。

主辦單位邀請你與你的立法者見面。藉此機會參與這個超過一千位來自移民和難民的社區人士在州府大樓的機會，目的是要向政府表達我們的聲音，讓他們直道少數族裔到社區是廣大的，有影響力，對社區有貢獻和團結一致。

當天所要倡導支持的事情有：
合法移民的福利
協助移民規劃服務計劃
法律翻譯員基金
承認教育基金
訂立本州移民學生高等教育收費規章
移民申請駕駛執照政策
法院驅逐令法例
該活動由麻省移民和難民組織聯盟主辦。

華人前進會茶敘將於三月二十六日星期三，下午一時至三時舉行。主講嘉賓是錢紅醫生，老人保健之消化、泌尿和心血管系統的保健，請踴躍參加。

負責Big Dig工程開工昨日宣布，93號公路北向隧道以及Leonard Zakim Bunker Hill橋將於三月二十日正式開放。這項通車宣布代表歷經數年的設計與施工即將告一段落，同時也將使波士頓市交通結構上長達五十年的混亂終將結束。
在新高速公路隧道開放的一週前，Sumner隧道將改造成單線車道，而現在93號公路北向到Storrow Drive的26號

出口，將在三月二十六日永久關閉，迫使有些車道將跨過查理士河，經一連串改道，再折回原路。

高速公路局發言人表示，高速公路局與市政府將會告知社會大眾及媒體任何大量交通上的改變，同時民眾可上網站www.masspike.com查詢最新交通消息，或可加入eTraveler服務，接收有關交通上的電子郵件通知。

麻省理工學院中國學生學者聯合會(MIT CSSA)將於本月二十一日(星期六)晚間七時半至十一時播放兩部電影，分別為「人在紐約」，由張艾嘉、張曼玉、斯琴高娃主演，關錦鵬導演。「無間道」由梁朝偉、劉德華主演，劉偉強導演。

電影播放地點在MIT54號樓房間100(54-100)，有關查詢請上網http://web.mit.edu/cssa/。

位於華埠大同村的基督教機構「建橋者」為了幫助華埠低收入家庭申稅所得稅，一群受過訓練的義工，已開始展開每週六的免費國、粵語報稅服務。

「建橋者」工作人員表示，美國稅務條例非常繁複，填報個人所得稅不容易，聘請會計師花費又大，為了幫助低收入家庭報稅，該機構召集一群受過訓練的義工，本月份每一個星期六中午十二時至下午四時，以國粵語免費為華埠及麻州的低收入家庭報稅。

今年的免費報稅服務至三月二十九日，名額有限，每星期六以先到先得形式接受登記。此外，「建橋者」每學期開設不同程度的英文班，專為三歲至十一歲兒童而設的課餘補習班逢星期一早上設有團體，出席者主要是餐館人士。有關報稅服務詳情查詢可電(617)426-1070。如對佈道會活動有興趣，可電(617)426-5711。

華埠及皮革區中央幹道諮詢委員會、波士頓重建局、波士頓交通部及麻省公路局聯合召開23D(華埠及皮革區)公園交通問題講座。
時間：兩千零三年三月二十四日，星期一，下午五點至七時。
地點：漁村海鮮酒家(必珠街七十號)(備有廣東話翻譯)

「舢舨雙語雙週刊」是紐英崙地區唯一的中英雙語報紙，出版日期為每個月的第一個和第三個星期五。它提供紐英崙地區第一代及第二代新移民有關社區新聞、法律制度、個人理財、衛生保健等常識，目標在成為新移民踏入主流社會的橋樑。
歡迎投稿或提意見
投稿請寄：Sampan Editor, 200 Tremont Street, Boston, MA 02116 或傳真至617-482-2316。

華埠區和皮革區中央幹道顧問委員會(Central Artery Advisory Committee)，波士頓重建局(Boston Redevelopment Authority)，波士頓交通局(Boston Transportation Department)及麻州收費道路管理局(Massachusetts Turnpike Authority)一起邀請您來參加

華埠區/皮革區的23D區段的交通規劃討論會

討論會將在三月二十四日(星期一)下午五到七時舉行，地點在華埠漁村酒村(位於必珠街70號)。

★這場討論會將由波士頓交通局和麻州收費道路管理局針對23D區段附近現存的或將來可能的交通狀況做簡要說明，會後並開放討論。討論會主要目的是讓該區居民討論其所關心的議題，並讓園區設計人員瞭解居民所關心的問題。

現場有廣東話翻譯

若欲知詳情，聯絡華埠方面負責人Stephanie Fan，電話(617)357-7079或sfanpeach@aol.com，或聯絡Leather區方面負責人David Seeley，seeley@daveseeley.com

波士頓國際海產展臺北多廠商參與

胡興華向美國廠商介紹海鱸魚，品嚐會參與者盡興而歸

兩千零三年波士頓國際海產展

Boston International Seafood Show

於三月十一日至十三日起，在波士頓海斯會議中心(Hynes Convention Center)盛大舉行。有來自三十三個國家、七百五十個參展廠商參加此盛會，活動包括展示產品、進行會談、聯絡溝通、爭取商機。

來自臺灣的中華民國行政院農業委員會漁業署署長胡興華受邀擔任今年大會的專題演講主講人，向美國海產業者介紹可能成為台灣養殖明日之星的海鱸魚(Cobia)。胡興華在六十分鐘的演講中，以投影片、圖像、影片配合說明，指出自一九九三年以來，台灣是美國冷凍海鱸魚市場最大的供應國之一，但在激烈的競爭下，近年出口已漸減。從全球海產產品供應趨勢概況、台灣漁業現狀、到海鱸魚(Tilapia，俗稱吳郭魚)養殖業的轉型、海鱸魚的發展。

肉質鮮美、營養價值高、且成長快速的冷凍海鱸魚有發展的潛力。他說，為海鱸魚打知名度、拓展市場是未來的重點工作，假以時日應有樂觀的發展前景。

台灣參展團也在會場舉辦「台灣漁產品品嚐會」，讓人家品嚐鮮美的海鱸、鮑魚生魚壽司，讓許多參觀的美國廠商及波士頓僑民有幸享受來自台灣的佳餚。

連續五、六年組團參展的台灣區冷凍水產工業同業公會，今年組織十一人的參展團。其中包括六家在會場設攤的廠商，和十一家觀展廠商。六家參展廠商的攤位設在會場一樓的「台灣海產區」中。「好得旺」擺開各式魚翅、鮑魚罐頭；「蘭揚」放滿一桌美味的海產小菜供人品嚐；「新和興」有琳琅滿目的高級海產加工製品；以冷凍生鮮魚產品為主的「竹門」、「詠璽」、「嘉豐」等廠家則在透明冰櫃中展示冷凍全魚、魚片、裹粉魚塊等產品樣品，都吸引不少人潮。

台灣區冷凍水產工業同業公會總幹事徐英說，波士頓國際海產展是世界性的海產嘉年華會，不但生產業者，進出口商、批發商、餐廳酒店等相關企業都有人士參加，是商務交流的絕好機會。據多年經驗，參展對海產外銷美國市場幫助很大，許多台灣廠商繼續參展的意願很高。他說，「去年台灣加入WTO，國外海產品大量進口，對國內產品銷售影響巨大，而開拓海外市場更是條「非走不可」的迫切之路。壓力的增加，也使得臺灣政府更加重視和積極，漁業主管機關首長參加國際海產展、在會中做演講介紹台灣漁業漁產，這還是第一次。」

「台灣海產品嚐會」中，廚師以燒烤、油煎方式示範西式烹調法，或以生魚片、壽司等日本料理方式提供品嚐食品。除海鱸、鮑魚的生吃燒烤吃法，還有烤鰻壽司、涼拌雪螺、五味章魚、珍珠魚卵、黃金白魚、辣味螺肉、香辣干貝唇、原味花枝片、干貝、鮑魚片等。大飽口福的與會者無不豎指稱讚、連連稱好。



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波士頓華埠社區春節晚會 愛群托兒中心學生載歌載舞

波士頓華埠社區中心(Boston Chinese Neighborhood Center, BCNC)日前假華埠龍鳳大酒樓舉辦春節聯歡會，並慶祝附屬於該中心的愛群托兒計畫(Acom Child Care)成立三十週年。當晚有近五百位嘉賓參與為波士頓華埠社區中心對社區的貢獻作見證。

該中心主任梅人衛(David Moy)在致詞時表示，「日前正臨整個政府預算緊縮，該中心也受到不小的沖擊，然而華埠社區中心仍會堅持為社區提供最需要的服務，也希望人家能繼續支持他們。」

BCNC的董事會主席黃下葉(Susan Y. Wong)在人會中除了感謝所有同仁、

義工朋友們的幫忙外也宣布BCNC在信義大廈中的新家也將在不久後落成，屆時包括愛群托兒計畫等會移至新中心，在更好的環境中繼續原有的服務。

波士頓華埠社區中心成立於一九六九年，成立目的在改善波士頓地區亞裔人士的生活品質，提供華埠居民各種文化、社會等多元服務。其愛群托兒計畫至今已三十年，所提供的托兒計畫是該中心六大服務項目之一，也是麻州第一個雙語(中英文)托兒計畫。該托兒計畫目前提供七十多名幼兒和兒童重要的雙語以及多元文化的托兒服務。其中百分之八十八的兒童來自低收入家庭，百分之九十一為亞裔兒童。該中心其他的服務包括家庭托兒計畫、紅屋課餘活動班、暑期班、成人英語班、青少年康樂中心等。

當晚愛群托兒計畫的小朋友們載歌載舞的為來賓們表演節目，主辦單位在當天頒獎表揚多位於BCNC服務五年和十年的職員及義工朋友及BCNC之友獎，感謝他們多年對該中心的貢獻。



愛群托兒中心兒童在當晚會載歌載舞

第一個州立雙語托兒中心卅一週年 愛群提供為新移民提供多元環境

了解並認識他們從何而來，學習如何尊重他人，以及被他人尊重是更為重要的。而愛群雙語托兒中心的教育課程給了他們一個強而有力的起始。

三、四歲的小朋友坐在小圓桌前，伸去拿小片的起司和蘋果。他們大致看來跟別的托兒所小朋友沒什麼不同，然而他們能說流利的中文和英文，這些小朋友是州立的雙語托兒中心——愛群托兒中心的小學生 (Acorn Childcare Center)。

愛群雙語托兒中心是從一九七二年的一個社區小班級開始發跡。如今已在二個地點擁有五個班級，共有七十六個學齡前兒童和幼稚園小朋友。

愛群雙語托兒中心起初是為服務低收入華裔家庭而設立。但在這三十年來，吸引許多不同的族群，包括非亞裔家庭，以及住在華埠、南端、Roxbury和Dorchester的小孩。如今愛群雙語托兒中心約有百分之十的非亞裔裔人。

「這對愛群是一項新的體驗」，負責人Hanna Gebreenseae表示，「為了提供雙語的教育環境，每堂課有一個會說中文的老師搭配一個說英文的老師。另外，小朋友也可藉著藏書豐富的中英文圖書和音樂錄音帶學習中英文。並在過程中學習基礎的進退應對，如照顧他人和與其分享事物等。」

一位愛群托兒中心的老師Michelle Dandre看過很多母語非中文的小朋友選擇中文來學習。她想起一年前有一個母語是阿比西尼亞語 (Amharic) 的衣索比亞裔美籍小男生Teddy Yosef。他開始藉著兒歌、書籍、與同學和中文老師的對話，學習中文。有一天，Yosef扮演翻譯者的角色，幫助說英文的老師和中文同學溝通。「他真是了不起！他竟然為我們翻譯中文」。

傲！當五歲的Anna You的媽媽Men Feng來接她的時候，Anna you正在玩電玩，她來自單親家庭。媽媽在中國城餐館當侍者，Feng說她覺得非常幸運，因為Anna在一年前得到愛群中心的補助金。否則，她工作時無法找人照顧Anna。

現今共有兩百個家庭在排隊等著補助津貼，但每年卻只有十一到十四個開放名額。愛群雙語托兒中心有百分之七十的基金來自州政府、市政府、和聯邦政府，其餘的基金來自基金會。私人機構和個體贊助，使得中心對於預算的刪減非常敏感。

愛群中心指出，有一些老師已經得到他們早期兒童雙語教學的證書，並朝相關學位邁進，其中有一位老師，現在正在Wheelock修碩士學位。

Dandre，「當問到有關中心的雙語課程。我想雙語和多樣化的文化教育對小朋友而言是非常重要的，那幫助他們從不同的角度看世界。」中心的負責人Gebreenseae同意這樣的說法，「語言和思考是相通的，那會啟發不同的文化和思想。」她指出這雖然是一個中英雙語的中心，但其宗旨是打造一個多樣文化的環境。她也強調建立未成年孩童的自尊心在美國尤其重要。雖然她也承認語言的專業度有現實的考量，而且對未來的專業成就也有加分的作用，但她相信孩童更須要學習建立自信，自我了解和本源，而這些是未成年孩童成功的關鍵。

Gebreenseae繼續「有許多未成年孩童面臨他們要如何融入美國社會中這個問題，不過了解並認識他們從何而來，學習如何尊重他人，以及被他人尊重是更為重要的。而愛群雙語中心的教育課程給了他們一個強而有力的起始。」

Bill Moyers 探索華人移民漫漫歷程 以及其在成為美國人過程中的掙扎

您覺得自己是美國人嗎？什麼時候開始成為美國人？三月二十五到二十七日本岸時間晚上九點到十點三十分，公共電視 (PBS) 將首映《成為美國人：華人經驗》(Becoming American: the Chinese Experience)，這是迄今探討華人移民歷史最具規模的作品。

《成為美國人：華人經驗》在公視首映後，還會在許多學校播出，目前已有兩萬名教師參加了它的教育計畫，將對學生介紹這部影片。華裔移民在美國，人數雖不多，但這個族群對美國的貢獻卻少為人知。製作人莫爾斯 (Bill Moyers) 語重心長地表示：「美國學童看了這部紀錄片後，將不再那麼輕易把華裔視作外人。」

這部三段式紀錄片，從華人到加州淘金，開闢華人移民美國歷史說起，歷經在美建立華埠，受到美國勞工排擠，排華法案頒布，之後華人爭取民權的過程，一直到當代的陳果仁事件，以及成為「模範少數族裔」，綜觀一百五十年的移民辛酸和成就。影片利用史料圖片和人物採訪，試圖從個人家庭移民史中，一窺華人成為美國人的漫漫長路。

《成為美國人：華人經驗》橫跨一百五十年的完整歷史，而且是在公共電視及學校等全面播放。全美一百多萬華裔人口，難得有此機會站上舞台，讓主流社會了解自己的歷史，並大聲宣告：我是美國人！

本是資深的電視新聞工作者的本影片的總製作人莫爾斯，所主持製作的節目，曾獲卅餘座艾美獎，被視為電視新聞界最具影響力的人物之一，對美國文化作出了卓越貢獻。一九九五年，他與合夥人也是妻子Judith成立了公共事務電視 (Public Affairs Television, Inc)

莫爾斯雖不是華裔卻花了五年的時間製作這部紀錄片。莫爾斯自述孫兒是華裔美籍，他會到中國製作了幾部影片，曾經探討過中國醫藥的奧妙，為了寫書，曾在舊金山華埠住了一陣子。他也訪問過許多傑出的華裔，聆聽他們的心聲。他跟華人移民的淵源還可以上溯到六〇年代，他是詹森總統的白宮助理，協助推動一九六五年移民改革法案。這個法案促成了六〇年代主要來自台灣的留學生潮，開闢華人移民的第二波。

當牛莫爾斯陪同總統到紐約，以自由女神像為背景，簽署法案。「當時沒有人想到，這個法案有多重要，因為它並不影響到一般美國人。」莫爾斯回憶，「詹森總統上了飛機後在我耳邊說，如果這法案不是革命性的，我們幹嘛老遠跑到紐約來簽？」沒想到這個法案引進了大量亞裔移民，改變了美國的面貌，從此美國不再只有白和黑，還有黃。


我時常聽到美國華人在許多問題上掙扎，這些問題也是其他移民團體必須面對的。莫爾斯總結這些問題：「成為美國人」的含意是什麼？什麼時候你體認到自己是美國人？既然是美國人，為何別人常要問「你來自哪裡？」移民在成為美國人後放棄了什麼，有什麼傳統是自己想保存的？

這並不是公共電視首次探討移民故事。之前，已經推出義大利裔、愛爾蘭裔和非裔的故事。但是華裔的故事最大的不同是，因為膚色和長相，他們在這裡數代，還被認為是外來者，而且歷史上華人移民還受到前所未有的排擠，排華法案是最佳見證。

為公視製作愛爾蘭裔移民故事的連能 (Thomas Lennon)，是此片的系列製作人，過去十年致力製作關於種族議題的影片。「做完愛爾蘭裔移民故事後，我以為自己已經瞭解美國主要的移民模式，但是開始做華裔故事，我才了解到膚色有多人的影響力。」他指出，非裔也有膚色不同的問題，但他們來到美國並非自願。華裔跟其他歐洲移民一樣，都是自願前來，認為可以在這塊土地上成就夢想，但他們無法混入人群中。連能強調，跟其他移民故事不同的是，

微笑是一種語言，表達你對人的友善。
擁抱是一種語言，表示你對人的情意。
觸摸是一種語言，表明你對人的關懷。
欣賞是一種語言，表露你對人的感謝。
肯定是一種語言，表達你對人的信心。
聆聽是一種語言，表現你對人的支持。
鼓勵是一種語言，表達你對人的期望。
饒恕是一種語言，表示你對人的接納。

只要祝福



BRA
PUBLIC MEETING

The Boston Redevelopment Authority will host two public meetings regarding the Final Project Impact Report ("FPIR") for the **Proposed Residences at Kensington Place Project** (Washington Street between Boylston & LaGrange) submitted by the Kensington Investment Company.

A meeting will be held:
Tuesday, March 25th, 2003
Posner Hall, Tufts University
200 Harrison Avenue
6:30-8:30 PM

A second meeting will be held:
Thursday, April 3rd, 2003
Park Plaza Hotel, Georgian Room
64 Arlington Street
6:30-8:30 PM

Simultaneous Cantonese translation will be available

Copies of the Final Project Impact Report regarding the proposed project, as well as Section 1.0 of the FPIR translated into Chinese, may be viewed at the Boston Redevelopment Authority, 9th Floor, Boston City Hall, Boston, MA 02201, Monday-Friday 9:00 AM-5:00 PM.

The public comment period for this FPIR filing will end on April 24, 2003. Public comments should be submitted by this date. Mail to: Heidi Burbidge, BRA, Boston City Hall, 9th Floor, One City Hall Square, Boston, MA 02210. Fax to: (617) 742-4464. E-mail to Heidi.Burbidge.BRA@ci.boston.ma.us

Harry R. Collings
Executive Director/Secretary

Boston
Redevelopment
Authority

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617.722.4300

王氏青年會首屆青少年外展計劃早餐會 不分老少見證與王氏青年會成長的溫馨

華埠王氏青年會 (Wang YMCA) 於三月十一日早晨七點三十分於該會舉辦首屆「青少年外展計劃」早餐會，許多參加該會青少年計畫的朋友們述說心得感想，同時也頒發感謝獎牌給為該會服務多年的黃健達及去年捐款超過五百元以上人士。華埠參議員渥克森以及檢察官康利亦到場表示支持。

王氏青年會行政主任尼傑羅感謝籌備活動的甄碧鳳、陳魯誠和許多義工以及提供美味餐點的 Double Tree Hotel。

尼傑羅說，YMCA 在波士頓地區已有一百五十二年的歷史，而王氏青年會在華埠也有八十九年之久，會員中有人約百分之四十為亞裔，事實上參加該會的族裔相當多元化。

他表示王氏青年會不單只是健身房、游泳池，他們還提供由幼兒至長者各種不同的課程計畫以及服務項目。他們在兩千零二年也提供超過十六萬五千元以上的財政補助給一些有需要的低收入家庭，讓人家都有機會參加活動。

部分參加過該會青少年外展計畫的年輕學子一一上台說出他們的感想，他們認為透過該計畫，有機會了解政府的運作、立法和司法制度，也認識其他的朋友，甚至回饋給社區。有人提到擔任夏令營輔導員的經驗，還有很多其他在青年會的點滴回憶。

波士頓警局代表表示，事前的預防是降低青少年犯罪的一種管道，他認為如青年會提供許多青少年課後活動就是一個十分良好的示範。

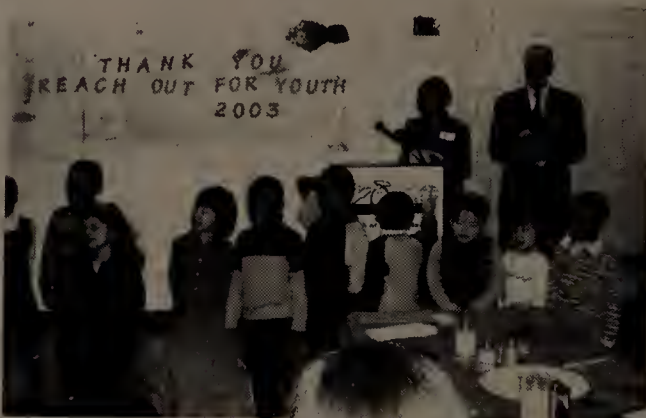
另外有家長感謝王氏青年會提供非常好的托兒服務和課後活動，讓她能安心上班，知道小孩下課後會在何處，不

必擔心孩子在街上遊蕩。她認為青年會也讓她有所成長，她打從心底感謝。

另外有人則表示因為參加青年會，配合有計畫的運動，使他的身體健康狀況好轉，獲得醫師稱讚，有任何需要的時候，他一定非常樂意捐款。

華埠參議員渥克森認為，對很多家庭來說，YMCA 伴著人家成長：學游泳、參加夏令營，還有很多其他意義。檢察官康利也表示他從小就參加許多 YMCA 的活動，他也會繼續支持。

當天王氏青年會頒獎表揚曾擔任過理事的黃健達，感謝他多年來的領導與奉獻。另外還有十多位去年曾捐款超過五百元之人士。

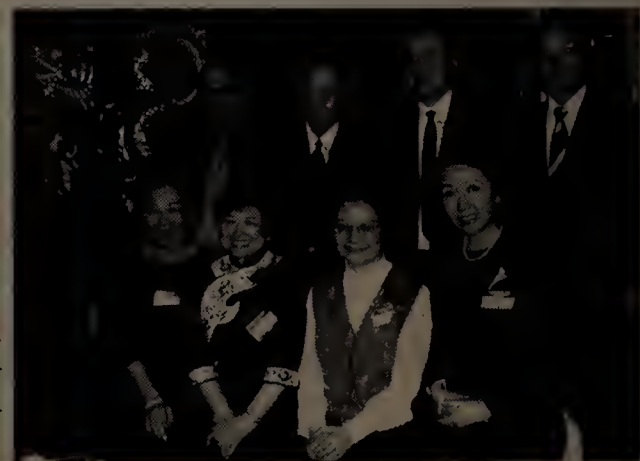


THANK YOU
REACH OUT FOR YOUTH
2003



黃健達 (左二) 獲王氏青年會感謝狀

(過去二十年擔任美華協會會長在頒獎後留影)



美華協會紐英崙分會春節聯歡會表揚歷屆會長激勵大家熱心參與

美華協會紐英崙分會 (Organization of Chinese American-New England, OCA-NE) 日前假華埠香港大酒樓舉辦春節聯歡會。

美華協會創建於一九七三年，宗旨是為爭取和促進亞裔人士的平等權利，減低偏見和刻板印象，與其他團體建立合作關係，提供教育和訓練計畫。

當晚的主題為榮耀歷屆會長，主辦單位頒發了感謝狀給過去二十年來曾擔任該會會長之人士，以感謝他們對該會的領導付出以及卓越的貢獻。

美華協會請到曾在日前美國職業籃球聯盟 NBA 塞爾提克隊與火箭隊「亞美之夜」中演唱國歌的「Variations」演唱國歌和其他數首歌曲，獲得滿堂采。

美華協會新任會長美家駿致歡迎詞時表示，美華協會是全美唯一一個總部在華府，同時達有全職職員的華裔協會，他呼籲大家多多參與該會活動，共同為亞裔人士盡一分心力。

當天該會表揚過去二十年來曾擔任會長之人士，從一九八三年起分別為何毓琦、李華位、黃致錦、關笑然、Peter 呂三、夏為禮、譚嘉陵、查良廣、楊恆英以及剛卸任的謝重光。他們服務一平至三年不等，每人上台領取獎座及獎狀，獲得所有來賓的熱烈掌聲。

該會紐英崙分會歡迎大家加入，有關查詢可上網 www.oceanatl.org。

MASSACHUSETTS BAY TRANSPORTATION AUTHORITY TRANSPORTATION BUILDING, 10 PARK PLAZA, BOSTON, MASSACHUSETTS 02116 *****NOTICE TO BIDDERS*****

Sealed bids for MBTA Contract No. Q32CN01, Orange Line- Haymarket North Extension Signal System Replacement Project, Boston, Somerville, Malden and Medford Massachusetts (Class 6, Signaling, Project Value - \$43,841,121.00) will be received by the Deputy Director of Design and Construction, Contracts, and the Contract Administration Office, 5th Floor, Room 5610, Transportation Building, 10 Park Plaza, Boston, Massachusetts, 02116-3975, until two o'clock (2:00 p.m.) on April 24, 2003. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

Work consists of providing final detailed design, all material and equipment required for complete replacement of the existing "Haymarket North" signal system between Downtown Crossing and Oak Grove with a new signal system. The new signal system shall provide double direction automatic train operations based on cab signaling similar in operation to that installed on the "Southwest Corridor" portion of the line. Materials and equipment shall also include all provisions required for interface out to Chinatown (Essex) and the Operations Control Center (OCC) located at 45 High Street, Boston, MASSACHUSETTS. Replacement shall include all cable and cablesystem related elements required for a working system. No modification to the carborne equipment will be allowed.

This contract is subject to a financial assistance Contract between the MBTA and the Federal Transit Administration of the U.S. Department of Transportation. FTA Participation, eighty percent (80%).

Each prospective bidder proposing to bid on this project must be prequalified in accordance with the Authority's "Procedures Governing Classification and Rating of Prospective Bidders." Copies may be obtained from the Contract Administration Office at the above address. Requests for the prequalification for this Project will not be accepted by the Authority after the tenth (10th) day preceding the date set for the opening of bids.

Bidding documents may be obtained from the Contract Administration Office at the address above from 8:30 a.m. to 4:00 p.m., beginning on March 19, 2003, Monday through Friday, at a charge of \$500.00 per copy. The Authority's STANDARD SPECIFICATIONS, BIDDING AND CONTRACT REQUIREMENTS AND DIVISION 1 - GENERAL REQUIREMENTS dated November, 1983, is available at a charge of \$5.00 per copy. Authority's STANDARD SPECIFICATION, CONSTRUCTION, dated January 1980, is available at a charge of \$15.00 per copy. The MBTA's Standard Plan entitled "MBTA Railroad Operations- Book of Standard Plans- Track and Roadway" is available at a charge of \$30.00 per copy, payable by separate check. Also, the MBTA's Standard Plan entitled "MBTA Railroad Operations - Commuter Rail Design Standards Manual," is available at a charge of \$35.00 per copy, payable by separate check. Bidding documents will be sent upon request and receipt of an additional fee of \$15.00, payable by separate check. Bidding documents will be forwarded by AirFreight, where such service is available, at the expense of the plan holder. NONE OF THESE CHARGES ARE REFUNDABLE.

Bidders attention is directed to Appendix 1, Notice of Requirement for Affirmative Action to Insure Equal Employment Opportunity; and to Appendix 2, Supplemental Equal Employment Opportunity, Anti-Discrimination, and Affirmative Action Program in the specifications. In addition, pursuant to the requirements of Appendix 3, Disadvantaged Business Enterprise (DBE) Participation Provision, Bidders must submit an assurance with their Bids that they will make sufficient and reasonable efforts to meet the stated DBE goal of fifteen percent (15%).

Bidders will affirmatively ensure that in regard to any contract entered into pursuant to this solicitation, minority and female construction contractors will be afforded full opportunity to submit Bids and will not be discriminated against on the grounds of race, color, religion, sex, age, or national origin in consideration for an award.

Bidders will be required to comply with Federal Equal Employment Opportunity Regulations and the President's Executive Order No. 11246 and any amendments or supplements thereto.

Authorization for the Bidders to view the site of the work on the MBTA's property shall be obtained from the Project Manager, Ms. Roma McKenzie-Campbell, Project Manager, Signals and Communications Improvements, 500 Arborway, Jamaica Plain, Massachusetts 02130, Telephone (617) 222-4428. The Authority will conduct an inspection tour of the site on March 31, 2003. Bidders are requested to be present on the inbound platform at Wellington Station, Medford, Massachusetts, at 10:00 a.m. to participate in the tour. Bidders are advised that they should have representation at this tour as no extra visits are planned.

A prebid conference will be held on April 1, 2003 at 9:00 a.m. at the office of Ms. Roma McKenzie-Campbell, Project Manager, Signals and Communications Improvements, Conference Room No.2 (2nd floor), 500 Arborway, Jamaica Plain, Massachusetts 02130. Any request for interpretation of the Plans and Specifications should be submitted in writing at the same time.

Bidders will be required to certify as part of their bids that they are able to furnish labor that can work in harmony with all other elements of labor employed or to be employed on the work.

This Contract is subject to Federal wage and hourly laws and minimum State wage rates as well as all other applicable labor laws. Bidders are advised that the "Buy America" provisions of the Surface Transportation Assistance Act of 1982 (Pub. L-97-424) as amended, apply to any Contract, procurement or agreement which results from this solicitation.

Bid Guaranty shall consist of a bid deposit in the amount of five (5) percent of the value of the bid, in the form of a bid bond, cash, certified check, treasurer's or cashier's check.

The successful Bidder shall be required to furnish a Performance Bond and a Labor and Materials Payment Bond each for the full amount of the Contract price.

The Authority reserves the right to reject any or all Bids, to waive informalities, to advertise for new Bids or proceed to do the work otherwise, as may be deemed to be in the best interests of the Authority.

This information may be viewed at the MBTA website: http://www.mbta.com/business_t/bidding.asp/

MASSACHUSETTS BAY TRANSPORTATION AUTHORITY

Date: March 10, 2003 By: Daniel A. Grabauskas: Secretary and MBTA Chairman, Michael M. Mulhern: General Manager

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東北大學研究報告顯示： 過去兩年經濟衰退時期 新移民就業人口卻增長

自公元兩千年至兩千零二年，美國的失業率從百分之四上升至百分之六，如今的失業人口約有八百三十萬。在這一經濟蕭條、就業市場緊縮的情況下，東北大學勞工市場研究中心的一份近期研究報告顯示，「美國的就業人口中國外出生的新移民數目卻持續上升」。

東北大學勞工市場研究中心主任Andrew Sum 與經濟學家 Paul Harrington 表示，「在美國，如今有許多面臨失業困境時，仍有許多國外出生的新移民不斷湧入、得到工作機會。」

根據此項研究，「過去的兩年裡，本地出生的就業人數僅成長了百分之零點五，實際增加人數為六十三萬三千人；而國外出生的就業人數成長了百分之六，實際增加了一百零五萬七千人」。

但這項數據並不表示外國出生的新移民將本地出生者從工作職位趕出去。Sum 表示，「新移民並沒有搶了本地出生者的工作，而是有更多的人在競爭填補那些職位空缺。」

公元兩千年以來，新移民的人數增加，他們到了美國之後都陸續找到工作。「許多人說，自從九一一恐怖事件發生後新移民的人數會下降。然而這種情形並沒有實際發生。自公元兩千至兩千零一年，介於勞動年齡的外國出生之新移民增加了一百六十萬，也就是增加了百分之六的新移民勞動力。」

Sum 接著繼續表示，「失業人口上升的同時，新移民被聘用的人數卻增加了的情況讓我感到意外。」然而，要解釋造成這個情況的原因並不是那麼簡單。

Sum 表示，「就業機會的衰退並不是全美一致的現象，有些區域如美國東北部面臨公司大量裁員的現象，但美國南方仍面臨勞工的不足，持續在徵聘勞工。從國外來的新移民就願意以微薄的

薪水遷居到這些區域填補這些工作空位。

而新移民的工作機會並不是那麼顯眼。就各自族群的就業比例而言，新移民比美國本地出生者承受更嚴重的失業比例。Sum 表示「先前來的新移民失去了工作？是的。然而那些新移民到美國的新移民且順利找到工作的人數掩蓋了這個情況，使新移民的失業情況沒有那麼嚴重。」

過去兩年美國就業人口的增加比例：

- 本地出生者增加了六十三萬三千人（成長率為百分之零點五）
- 外國出生之新移民增加了一百零五萬七千人（成長了百分之六）

過去兩年的失業情況

- 美國總失業人口上升了百分之四十六
- 本地出生者的失業人口上升了百分之四十六
- 外國出生的失業人口上升了百分之四十八
- （美國勞工部兩千零一年至兩千零二年之資料）

代的美國東北部。那十年裡，一波波新移民移居到東北部增進了經濟的成長。假若沒有新移民的移入，東北部的本地出生人口的下降，使經濟成長必要的勞動力也會呈現不足的現象。

假如移民法不因經濟趨勢而有所調整了話，這個國家可能會遭遇經濟成長時勞工不足或經濟蕭條時勞工過剩的情況。

這份報告也表示移民的工作培訓予職業升級了話，這些不論在美國出生或是外國出生的新移民而言，在公司裁員後，都很難拿到和目前數目相同的工資的工作。

這份報告也顯示，教育對保持工作也是很重要的。近兩年的媒體不時告訴我們教育水平不高的人失去工作的機會較大。教育水平低的美國本地出生者的失業率最大。而有人學學位或更高學位的不論本地出生或外國出生之新移民的就業機會較多。而一般遭遣散的員工都是那些生產線上的工人或貨車司機，他們的教育水平要求較低。

至於新移民是否較願意去從事美國人不願意從事的職業而導致失業率那麼嚴重？Sum 表示，「我們目前沒有數據顯示這種情形，但是我認為這只是其中的一個原因。我們研究的結果是要告訴大家失業的情況和一般人所認知的不一樣。」

（帶領此研究報告的東北大學勞工市場研究中心主任 Andrew Sum）



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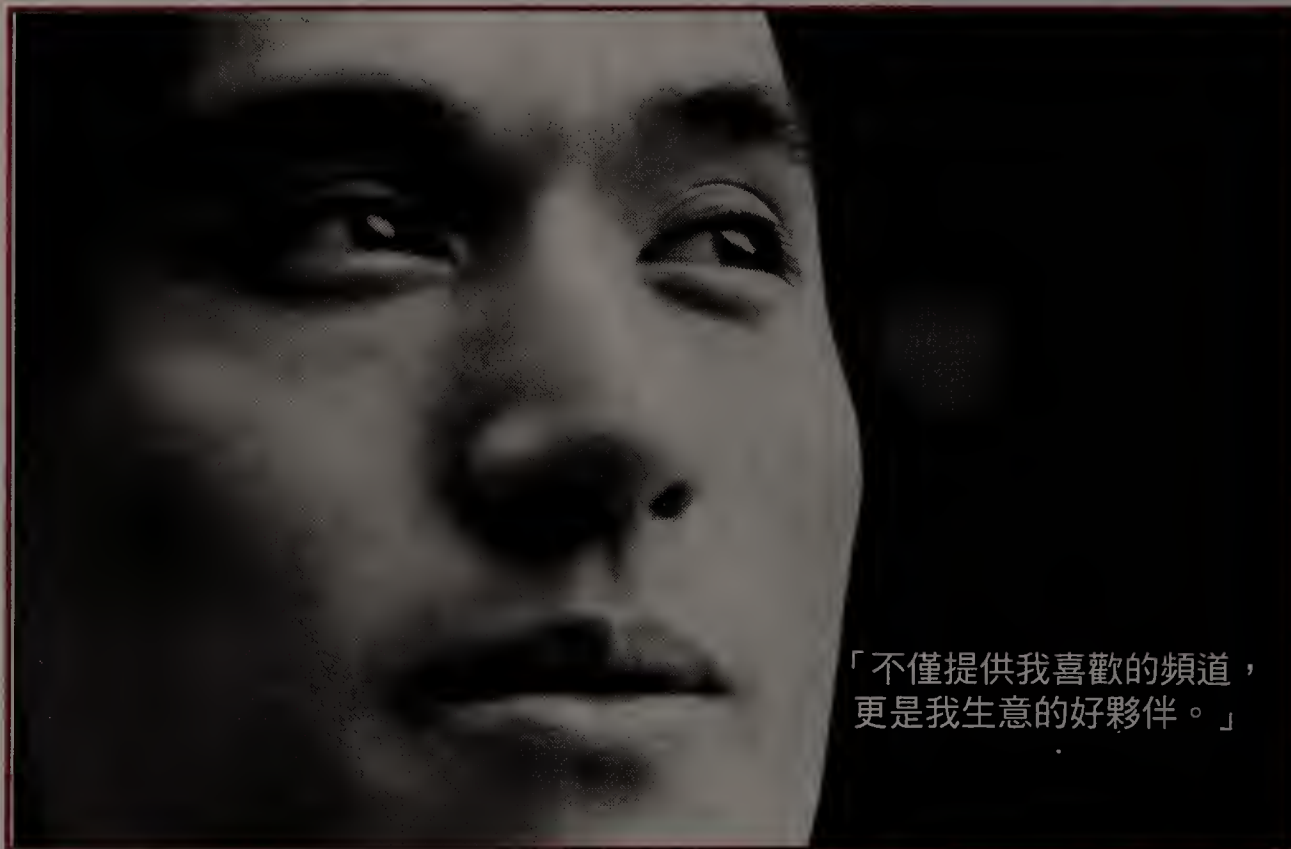
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Comcast Cable：免費安裝僅對初裝用戶有效，且不適用於非住宅用戶或非標準安裝，其中包括超過 150 英尺的外架線系統安裝。優惠服務計劃僅適用於 Comcast 標準 Cable 與中天頻道。優惠服務價格不包含聯邦稅、州稅與地方稅、特許費、其他相關費用或設備費。首月優惠期滿後，將實行 Comcast 標準 Cable 與中天頻道的每月固定費率。請致電 Comcast 以瞭解服務內容與價格詳情。此項優惠不適用於用戶當前所訂服務。某些服務為單獨提供，或作為其他服務等級的一部份提供，且並非所有地區均可獲得數位 Cable 服務 (Digital Cable Services)。僅標準 Cable 訂戶可接收數位 Cable 服務，並適用此項優惠。某些服務需訂戶另外付費租用轉換器與遙控器方可接收。安裝、增設額外出口、更改服務、節目安排及其他服務可能需要另行收費。特許費、稅收及其他某些費用可能需要另行支付。定價、節目安排、頻道定位與包裝有可能更改。該優惠計劃僅適用於一台電視機。所有相關資訊和與 Comcast 之間的用戶通信往來皆使用英文。

Comcast 高速網際網路：該優惠計劃僅適用於位於 Comcast 有線服務區域內的新住宅用戶，以及過去 120 天內未曾使用 Comcast 網際網路服務、且無欠費記錄的前住宅用戶。該優惠計劃僅限於訂購 Comcast 視訊或數位電話服務的用戶。並有某些限制。服務開通後，接收 Comcast 高速網際網路的首月實費僅為 9.95 美元。此項優惠不可與 Comcast 高速網際網路的任何其他折扣或優惠券共同使用。首月過後，每月實行通常費率。*基本安裝報價可藉由 49.95 美元的優惠券返款，且僅限於一個現有數據出口至一個 cable 數據機的標準安裝。用戶負責軟體安裝、乙太網裝置以及電腦至 cable 數據機的連接。非 Comcast 的零售優惠計劃可能有所不同。該優惠計劃不包含聯邦稅、州稅或地方稅，以及其他相關費用或設備費。乙太網裝置為服務必需品，需另外付費，從 Comcast 或當地零售點購買。實際速率會有所變化。請致電 1-866-500-2817，以瞭解最低配置要求以及服務與價格詳情。尚未連接 cable 的家庭可能需要另外支付非標準安裝、接線時間與材料等其他費用。該優惠計劃截止於 2003 年 4 月 6 日。©2003 Comcast. 保留所有權利。